

STATE LIBRARY
OF
MASSACHUSETTS.

A.

—— Return as Soon as Used. ——

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B21r

1891 pt. 1.

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MASSACHUSETTS,

STATE HOUSE, BOSTON.

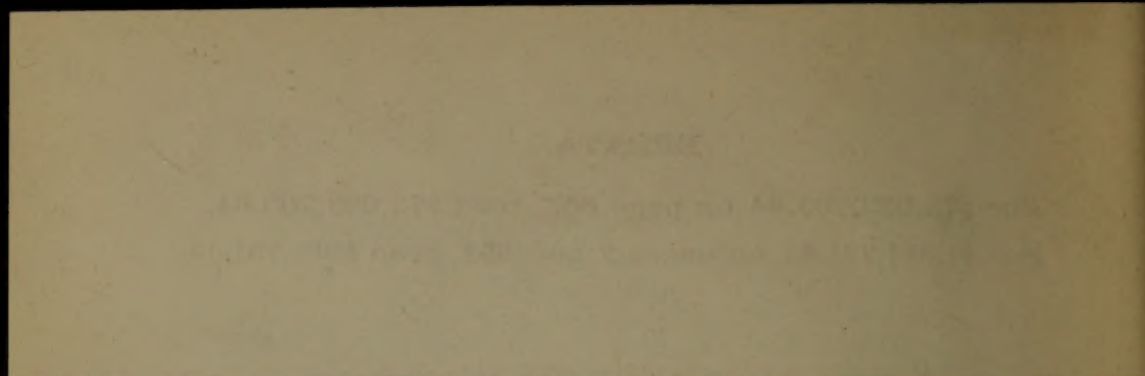
FEB 1 1892.



ERRATA.

For \$72,023,703.64 on page 652, read \$73,023,703.64.

For \$1,381,731.44 on pages x and 652, read \$381,731.44.



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1891 pt. 1.

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Commonwealth of Massachusetts

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Jan. 6, 1892.

*To the Honorable the Senate and House of Representatives in General Court
Assembled.*

The Board of Commissioners of Savings Banks, in accordance with provisions of law, have the honor to present herewith Part. I. of their sixteenth annual report relating to

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, and
SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

A balance sheet of each institution, showing its financial condition Oct. 31, 1891, will be found in the succeeding pages, alphabetically arranged.

Part. II., relating to co-operative banks, collateral loan companies and mortgage loan and investment companies, will be submitted later in the session.

INCREASE IN INSTITUTIONS.

During the year two savings banks, four safe deposit and trust companies and five co-operative banks have commenced business, viz :—

NAME.	Date of Incorporation.	Date of Commencement of Business.
<i>Savings Banks.</i>		
Mechanics' Savings Bank, Reading, . . .	Mar. 20, 1891.	May 6, 1891.
Pentucket Savings Bank, Haverhill, . . .	Mar. 17, 1891.	July 21, 1891.
<i>Trust Companies.</i>		
Haverhill Safe Deposit & Trust Co., Haverhill,	Mar. 17, 1891.	Oct. 12, 1891.
Lowell Trust Co., Lowell,	May 23, 1890.	Feb. 9, 1891.
Security Safe Deposit & Trust Co., Lynn,	Apr. 26, 1890.	Jan. 15, 1891.
State Street Safe Deposit & Trust Co., Boston,	Apr. 8, 1891.	July 1, 1891.
<i>Co-operative Banks.</i>		
Atlantic Co-operative Bank, Lawrence, . .	Mar. 26, 1891.	Apr. 30, 1891.
Berkshire County Co-operative Bank, North Adams,	Nov. 8, 1890.	Nov. 19, 1890.
Canton Co-operative Bank, Canton, . . .	Jan. 10, 1891.	Feb. 10, 1891.
West Somerville Co-operative Bank, West Somerville,	Nov. 29, 1890.	Dec. 11, 1890.
Winchendon Co-operative Bank, Winchendon,	Sept. 9, 1891.	Sept. 16, 1891.

With the above additions there is now under the supervision of this Board, as shown in the two parts of this report,

Part I.	{	180 savings banks and institutions for savings, with assets of	\$390,565,967 10
		18 safe deposit, loan and trust companies, with assets of	81,897,705 71
		1 trust company in hands of receiver, with assets of	226,590 45
		1 savings bank in hands of receiver, with assets of	218,840 41
		108 co-operative banks, with assets of	11,874,530 14
Part II.	{	2 collateral loan companies, with assets of	378,207 72
		2 mortgage loan companies, with assets of	1,891,704 73
		<hr/>	<hr/>
Total,		312 institutions with assets of	\$487,053,546 26

An increase of eleven institutions in number, and of \$27,718,-486.64 in assets.

DIVIDENDS.

RATES OF DIVIDENDS.

Showing Comparisons with Oct. 31, 1890.

ORDINARY DIVIDENDS PAID DURING THE YEAR ENDING OCT. 31, 1891.							In-crease.	De-crease.
5	savings	banks	or	institutions	for	savings paid 5 per cent.	2	—
2	"	"	"	"	"	4 $\frac{3}{4}$ "	—	1
21	"	"	"	"	"	4 $\frac{1}{2}$ "	3	—
4	"	"	"	"	"	4 $\frac{1}{4}$ "	1	—
146	"	"	"	"	"	4 "	—	5
2 savings banks did not declare any dividend.*								
180								

Total amount of ordinary dividends for the year, \$13,956,944 57

Total amount of extra dividends for the year, . 25,753 78

The average rate of dividend for the year was 4.10 per cent.

Table showing the Yearly Average Rate of Dividends since 1876.

1876,	.	.	.	5.66 per cent.	1884,	.	.	.	4.15 per cent.
1877,	.	.	.	5.00 " "	1885,	.	.	.	4.14 " "
1878,	.	.	.	4.00 " "	1886,	.	.	.	4.06 " "
1879,	.	.	.	3.68 " "	1887,	.	.	.	4.06 " "
1880,	.	.	.	3.93 " "	1888,	.	.	.	4.14 " "
1881,	.	.	.	4.00 " "	1889,	.	.	.	4.08 " "
1882,	.	.	.	3.97 " "	1890,	.	.	.	4.08 " "
1883,	.	.	.	4.09 " "	1891,	.	.	.	4.10 " "

* The Pentucket Savings Bank, Haverhill, and the Mechanics' Savings Bank, Reading, which commenced business during the year.

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS,

*Showing Increase or Decrease as compared with the Year ending
Oct. 31, 1890.*

Liabilities.

CLASSIFICATION.	Amount Oct. 31, 1891.	Increase.	Percentage of Increase.
Deposits,	\$369,526,385 54	\$15,933,448 30	4.51
Guaranty fund,	13,273,682 99	1,208,578 14	10 02
Profit and loss account,	3,943,979 29	947,372 25	13.89
Interest account,	3,312,449 20		
Surplus account,	190,168 35		
Premium account,	120,249 60		
Rent account,	33,322 67		
Due on incomplete mortgage loans,	39,756 19		
Sundry liabilities,	125,973 27		
	\$390,565,967 10	-	-

Assets.

CLASSIFICATION.	Amount Oct. 31, 1891.	Increase.	Decrease.	Percentage of Increase or Decrease.	Percentage of Investments to Total Assets.
Public funds,	\$46,610,318 22	\$3,096,496 03	-	7.12	11.93
Loans on public funds,	895,660 00	107,345 00	-	13.62	.23
Bank stock,	28,335,143 39	214,388 96	-	.76	7.25
Loans on bank stock,	2,092,668 36	329,937 18	-	18.72	.53
Railroad bonds,	33,696,684 23	2,692,450 97	-	8.68	8.63
Loans on railroad bonds,	1,164,850 00	217,650 00	-	22.98	.30
Loans on railroad stock,	1,725,932 00	567,395 00	-	48.97	.44
Railroad notes,	3,950,000 00	220,000 00	-	5.90	1.01
Real estate for banking purposes,	2,856,737 83	356,702 40	-	14.27	.73
Real estate by foreclosure,	1,312,509 83	-	\$235,523 50	15.21	.34
Loans on real estate,	153,727,164 91	10,374,119 06	-	7.24	39.37
Loans on personal security,	92,718,287 70	-	1,143,891 54	1.22	23.74
Loans to counties, cities or towns (notes),	8,902,646 31	31,725 83	-	.36	2.28
Loans on depositors' books,	39,680 16	-	17,923 30	31.12	.01
Sundry assets,	567,780 07	686 68	-	.12	.15
Cash on hand:—					
In banks, on inter- est, \$10,505,465 41					
In banks, not on interest, 644,456 01					
In office, 819,982 67					
	11,969,904 09	1,277,839 92	-	11 95	3.06
	\$390,565,967 10	-	-	-	-

The foregoing statement indicates an increase in deposits of \$15,933,448.30, nearly five millions less than in 1890; this difference can, without doubt, be largely accounted for by investments made in the bond investment companies and similar concerns which have proved to be merely schemes for preying upon the incredulous. While all of the five millions of dollars may not have been directly invested in the companies referred to, the decrease can be properly attributed to that cause, owing to the fact that during the excitement and height of interest in these companies, investors placed more of their earnings therein than they could afford; they were therefore called upon later to draw from their deposits in savings banks to meet ordinary family expenses.

Our position relative to the investments in the bond companies is substantiated by the fact that the average deposit for this year has increased \$7.88, clearly indicating a diverting of the amount usually deposited by the small depositors into other channels, hence the increase of general average.

The average withdrawal is decreased, and the fair inference is for reasons arising from the same cause.

The further fact appears that in the year 1890 the number of deposits made was 1,060,877; in 1891, 968,750, a decrease of 92,127.

The number of withdrawals in 1890 was 725,751; in 1891, 805,197, an increase of 79,446; these large variations in the number of transactions (such a less number of deposits and such a vast increase in the number of withdrawals) establishes beyond question that the small depositors of our savings banks have been the sufferers from the bond investment companies and short term orders.

An interesting fact in connection with this subject is shown by the following comparative statement which was submitted to the House of Representatives of 1891.

[COPY.]

Boston, Feb. 5, 1891.

HON. WILLIAM E. BARRETT, *Speaker of the House of Representatives.*

SIR:—In obedience to the order of the House of Representatives, adopted January 30, instructing this Board to report at once as to whether there has been any falling off in savings banks deposits in this State since Oct. 31, 1890, as compared with the corresponding

period of the previous year, we have the honor to submit the following report:—

Of the one hundred and seventy-nine savings banks and institutions for savings in this Commonwealth, two have recently commenced business, and three were under injunction of the supreme judicial court, restraining them from either receiving or paying deposits during a part of the period covered by the order, hence preventing any comparison being made in these particular institutions.

This Board not having the information desired at its immediate command, blanks were prepared and forwarded the same day to the one hundred and seventy-four remaining banks, and from the returns of one hundred and seventy-one is prepared the following table:—

Amount deposited Nov. 1, 1890, to Jan. 31, 1891, . . .	\$17,695,541 98
Amount deposited Nov. 1, 1889, to Jan. 31, 1890, . . .	17,263,470 15
<hr/>	
An increase in amount deposited of . . .	\$432,071 83
Amount withdrawn Nov. 1, 1890, to Jan. 31, 1891, . . .	\$17,438,350 12
Amount withdrawn Nov. 1, 1889, to Jan. 31, 1890, . . .	15,184,479 24
<hr/>	
An increase in amount withdrawn of . . .	\$2,253,870 88

From these figures it will be seen that there has been a falling off of \$1,821,794.05 from Nov. 1, 1890, to Jan. 31, 1891, as compared with the corresponding period of the previous year.

The three banks not reporting are small, their entire deposits not aggregating \$600,000; and, as their reports would not materially affect the general result, it was deemed best to submit the report without further delay.

Respectfully submitted,

(Signed) EDWARD P. CHAPIN,

(“) STARKES WHITON,

(“) WARREN E. LOCKE,

Board of Commissioners of Savings Banks

INVESTMENTS.

The largest increase in any one particular line of investments is in that of loans on real estate, amounting to \$10,374,119.06, — seven and one-fourth per cent.

The year's observations of the members of the Board lead them to call attention to, and further emphasize, their views expressed on this subject in their report of last year, that in

cases where the loans have been made upon property at a distance from the place in which the bank is located, and have been obtained through the efforts of agents or brokers who are actuated more from personal interest than in the secure investment of a bank's funds, loss is very liable to result, as has been instanced the past year.

Too much care cannot be bestowed in the examination of loans made upon real estate distant from the vicinity of the bank making the same. Frequently it occurs in such cases that but one member of the investing committee actually views the property; the other members of the committee, relying upon his judgment, join in certifying to the value of the premises; while this practice can hardly be considered a violation of the law, it plainly is not in accordance with the intent thereof, wherein it is provided that "no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment. . . ."

An increase slightly exceeding two millions of dollars appears in what is termed quick assets; this noticeable and gratifying increase accords with the suggestions made in our last report.

It will be observed that the cash reserve is increased this year by \$1,277,839.92; last year a decrease was shown of \$1,763,442.67.

The cash reserve is three per cent. of the liabilities.

The cash reserve and quick assets is twenty-four per cent. of the liabilities.

The loans on personal security have decreased the past year \$1,143,891.54; last year they increased \$10,471,474.03. This seeming change in the views of the management of our savings institutions as regards personal loans is to be commended, for the tendency in previous years has been to enlarge in this line, assuming thereby, in some cases, business or commercial risks, which cannot be considered as the intent of the statutes, or looked upon as the wisest choice of investment for trust funds; the views of this Board, so frequently expressed on this point in our reports and elsewhere, lead us to refrain from further comment, other than to state our gratification upon the results noted.

From the annual reports of the one hundred and eighty savings banks, we compile the following statements:—

Comparative Statement of Loans on Personal Security.

	Oct. 31, 1890.	Oct. 31, 1891.
Amount loaned on personal security, with collateral,	\$45,987,147 23	\$45,559,586 93
Amount loaned on personal security, without collateral,	47,875,032 01	47,158,700 77
	\$93,862,179 24	\$92,718,287 70

Analytical Statement.

DEPOSITS, WITHDRAWALS, ETC.	Oct. 31, 1891.	Increase.	Decrease.
Number of open accounts,	1,131,203	47,386	—
Average amount to the credit of each account, .	326 67	43	—
Average deposit per capita of population (Census of 1890),	165 04	7 12	—
Number of deposits,	968,750	—	92,127
Number of withdrawals,	805,197	79,446	—
Amount deposited (not including dividends), .	\$73,405,435 08	\$1,381,731 44	—
Average of deposits,	75 77	7 88	—
Amount withdrawn (including dividends), .	71,172,935 04	6,107,156 61	—
Average of withdrawals,	88 39	—	\$1 26
Amount of expenses,	882,787 61	31,809 05	—
Total earnings,	18,815,334 61	1,186,633 06	—
Total ordinary dividends,	13,956,944 57	865,137 40	—
Total extra dividends,	25,753 78	—	160,036 13
Number of loans of an amount less than \$3,000, .	52,695	1,635	—
Number of loans on real estate security,* .	58,581	2,636	—

* Averaging \$2,624.18 each.

SAVINGS BANKS IN THE HANDS OF RECEIVERS.

Stockbridge Savings Bank.

This bank was placed in the receivers' hands April 10, 1891, and its liabilities are being liquidated.

A dividend of $33\frac{1}{3}$ per cent., amounting to \$101,052.87, was allowed by the Supreme Judicial Court July 28, 1891, and of this amount all but \$3,585.49 has been paid. A further dividend should, and it is expected soon will, be ordered and paid.

The loans on real estate made by this bank, some of them on farms somewhat remote from business centres, are very slow of collection, and will without doubt delay the final settlement of the bank's affairs. Such loans cannot judiciously, and ought not to, be forced on the market, for the result would be greatly to the disadvantage of bank, borrower and community; however, no unreasonable time should elapse before payment or collection of these loans is made. Included in the following statement is the discrepancy in the accounts of the late treasurer, all the insecure loans, and losses sustained by the bank, which cannot properly be deducted from the assets till the full amount is ascertained, and which unquestionably will be in excess of the amount estimated by this Board at the time of the injunction.

Balance Sheet of the Stockbridge Savings Bank, October 31, 1891.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$83,443 33	Due depositors, .	\$205,333 03
Loans on personal security, .	36,417 01	Guaranty fund, .	5,481 08
Bank stock,	15,792 00	Profit and loss account,	8,026 30
Due from late treasurer, .	29,320 47		
Real estate by foreclosure, .	27,169 79		
Deposits in banks, on interest,	23,477 35		
Cash on hand,	3,220 46		
	<hr/>		<hr/>
	\$218,840 41		\$218,840 41

Amount of assets delivered to receiver, \$285,274 49

Date of delivery, May 14, 1891.

Due depositors at the time the bank was placed in the hands of

the receiver, 303,158 61

Amount of first dividend remaining unpaid, 3,585 49

Lancaster Savings Bank.

Of the final dividend decreed by the court May 21, 1890, \$3,096.52 remains unpaid. Total dividend, $60\frac{1}{3}\frac{2}{0}$ per cent.

Reading Savings Bank.

The final dividend of 13 per cent., decreed by the court Nov. 3, 1890, has all been paid. Total dividend, $50\frac{1}{2}$ per cent.

TRUST COMPANIES.

The following is a list of trust companies chartered by the Legislature of this Commonwealth which have not commenced business.

NAME OF COMPANY.	Date of Incorporation.	Date of Acceptance of Charter.
Cambridge Safe Deposit and Trust Co., Cambridge, . . .	May 8, 1890,	†
Chelsea Safe Deposit and Trust Co., Chelsea, . . .	May 29, 1888,	*
Fall River Loan and Trust Co., Fall River, . . .	Mar. 7, 1891,	†
Gloucester Safe Deposit and Trust Co., Gloucester, . .	Feb. 20, 1891,	Apr. 2, 1891.
Hampden Loan and Trust Co., Springfield, . . .	June 1, 1887,	Dec. 29, 1888.
Lawyers' Loan and Trust Co., Boston, . . .	June 3, 1890,	†
Manufacturers' Loan and Trust Co., Holyoke, . . .	Apr. 26, 1887,	Apr. 16, 1889.
Mattapan Deposit and Trust Co., Boston, . . .	Mar. 7, 1891,	†
Middlesex Safe Deposit and Trust Co., Lowell, . . .	May 29, 1888,	May 28, 1890.
North Essex Trust Co., Newburyport, . . .	Apr. 9, 1891,	†
Somerville Trust Co., Somerville, . . .	May 14, 1891,	†
Union Loan and Trust Co., Boston, . . .	May 29, 1888,	Apr. 31, 1890.
United States Safe Deposit and Trust Co., Boston, . .	Apr. 15, 1887,	Jan. 21, 1888.
Winthrop Loan and Trust Co., Boston, . . .	Mar. 17, 1891,	†

* Charter expired by limitation.

† Acceptance of charter not yet filed.

List of Safe Deposit, Loan and Trust Companies chartered by this Commonwealth, and now transacting business, giving the Amount of Capital, Surplus, Deposits, Trust Funds, etc., Oct. 31, 1891.

NAME OF COMPANY.	Date of Incorporation.	Capital.	Surplus or Guaranty Fund.	Undivided Earnings.	Deposits.	Trust Funds.	Cash on Hand and in Banks.
American Loan and Trust Co., Boston,	Mar. 12, 1881,	\$1,000,000 00	\$350,000 00	\$110,696 64	\$3,182,756 94	-	\$588,548 77
Bay State Trust Co., Boston,	April 4, 1887,	200,000 00	-	55,177 74	1,218,852 26	-	352,566 17
B. M. C. Durfee Safe Deposit and Trust Co., Fall River,	Mar. 16, 1887,	200,000 00	-	34,968 29	908,767 70	\$35,000 00	97,375 22
Boston Safe Deposit and Trust Co., Boston,	April 13, 1867,	1,000,000 00	700,000 00	158,029 34	6,274,490 00	2,383,454 58	1,412,409 62
Haverhill Safe Deposit and Trust Co., Haverhill,	-	200,000 00	-	2,818 59	35,812 45	-	46,463 74
International Trust Co., Boston,	Mar. 25, 1879,	500,000 00	700,000 00	184,061 00	5,428,042 90	742,524 28	879,626 82
Lowell Trust Co., Lowell,	May 23, 1890,	125,000 00	-	10,658 64	745,911 67	-	256,090 66
Lynn Safe Deposit and Trust Co., Lynn,	April 20, 1887,	100,000 00	25,000 00	11,842 25	506,054 23	-	102,791 69
Massachusetts Hospital Life Insurance Co., Boston,	Feb. 24, 1818,	500,000 00	102,186 99	1,049,238 66	19,611,842 09	-	631,633 44
Massachusetts Loan and Trust Co., Boston,	Feb. 18, 1875,	1,000,000 00	165,000 00	98,777 53	1,219,467 06	-	224,515 56
Mercantile Loan and Trust Co., Boston,	May 29, 1884,	250,000 00	8,101 17	19,728 40	451,316 69	30,803 13	103,488 88
New Bedford Safe Deposit and Trust Co., New Bedford,	Mar. 2, 1887,	200,000 00	-	11,920 05	498,223 91	-	70,737 97
New England Trust Co., Boston,	April 22, 1869,	1,000,000 00	1,000,000 00	305,262 70	12,698,838 21	1,429,623 20	2,420,043 03
Old Colony Trust Co., Boston,	May 8, 1890,	1,000,000 00	500,000 00	112,507 30	4,522,918 24	-	1,571,429 69
Security Safe Deposit and Trust Co., Lynn,	April 26, 1890,	200,000 00	-	20,566 42	608,371 10	-	93,220 84
Springfield Safe Deposit and Trust Co., Springfield,	June 18, 1885,	300,000 00	80,000 00	7,228 15	1,140,444 54	44,958 04	192,115 40
State Street Safe Deposit and Trust Co., Boston,	-	300,000 00	-	7,031 49	408,028 04	-	232,302 73
Worcester Safe Deposit and Trust Co., Worcester,	Mar. 21, 1868,	200,000 00	100,000 00	31,756 12	2,093,405 45	96,030 73	377,685 91
		\$8,275,000 00	\$3,730,288 16	\$2,232,269 31	\$61,553,543 48	\$4,762,393 96	\$9,653,046 14

Compared with last year, the above statement shows an increase in capital of \$1,225,000.00; in surplus of \$1,020,325.99; and in deposits of \$5,173,397.38. The cash reserve has increased \$2,656,244.58.

The Suffolk Trust Company, included in last year's statement, is omitted from the above.

SUFFOLK TRUST COMPANY.

The Suffolk Trust Company was placed in the hands of a receiver Sept. 3, 1891.

This is the first instance of the insolvency of a trust company in this Commonwealth. These institutions have, under their excellent management, been very prosperous except in this instance. They sustain a high position in the financial community, both locally and outside the limits of this Commonwealth, and it is very much to be regretted that an interruption of the record made by them now appears. The Suffolk Trust Company, originally incorporated as the Suffolk Trust and Investment Company, was started for the purpose of negotiating and guaranteeing mortgage loans on farms at the West, and had sold and guaranteed such loans to the amount of about \$575,000. Chapter 342 of the Acts of 1889 prohibited safe, deposit and trust companies from transacting such business, and this company therefore discontinued that branch, and engaged in commercial banking, as it has proved, with disastrous results. A change in the management of the company was made about Jan. 1, 1890, and it enlarged its banking department, increasing its deposits and consequently its loans. The officers of the company claimed that all these loans were good, but they attracted the attention of this Board, and, in its opinion, many of them seemed insecure; close scrutiny was given to them, and the company was carefully watched and examined. It was noticed that the condition of the company was continually growing worse. We desired to close up its affairs, but found, upon investigation, that we had not sufficient authority so to do. Notwithstanding its capital was impaired, it was not in such a condition that it could be legally considered insolvent. We had many and frequent interviews with its president and management, and urged a restoration of its capital stock (we not having power to levy an assessment for that purpose), which they finally agreed should be done. Pending negotiations and during the time allotted, we discovered that its managing officers were selling their stock and resigning their several positions as officers and directors in direct violation of a supposed understanding. We immediately made another thorough examination of the affairs of the company, and though

upon the face of the accounts the company appeared to be solvent, the Board still adhered to its opinion as to the insecurity of the loans, and, "believing its further proceeding to be hazardous to the public and those having funds in its custody," decided to apply to the Supreme Judicial Court to issue an injunction restraining the corporation from further proceeding with its business, and for the appointment of a receiver; and on conference with the new management, they acceded to the decision. The closing of the Suffolk Trust Company was the result of the loss arising from insecure loans, made through its banking department. The loans are proving to be even worse than anticipated by this Board, and complications necessarily arising from the connection of its mortgage business with its banking department will, without question, seriously delay the final settlement of the company's affairs. It is the opinion of this Board that authority should be given it to levy an assessment upon the stockholders of a trust company, whenever, in its judgment, the capital stock is impaired, and should be restored; in this way insolvency might be averted. Insolvency cannot be determined in an instant; its approach is slow, making little show of progress, till unexpectedly it has full control; then the end comes and a financial disaster is the result. This is particularly true of an institution carrying on an extensive business with a small capital, as was the case with this company, which, having a capital of \$100,000 only, had guaranteed mortgages amounting to \$575,000, placed on farms at the West. While these guaranteed mortgages did not precipitate the final result, they were a factor, however, to the extent of advances made on coupons due, tax-titles and equities purchased, all of which are secured by whatever value there is in the property held under the mortgages.

Annexed is a statement as shown by the books of the company at the time the receiver took possession.

Balance Sheet of the Suffolk Trust Company Sept. 3, 1891.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$16,250 00	Capital stock,	\$100,000 00
Bills receivable,	917 25	Surplus,	2,500 00
Time loans,	94,625 64	Profit and loss account, .	500 08
Demand loans,	68,429 10	Commissions,	677 38
Furniture and fixtures,	7,034 63	Interest,	15,248 84
Expense account,	37,386 54	Trustee fees,	11,774 08
Taxes paid,	2,807 60	Individual deposits, . .	141,509 41
Insurance account,	53 72	Certificates of deposit, . .	40,633 12
Foreclosure account,	22,636 02	Bills re-discounted, . .	1,041 25
Real estate equities,	16,311 36	Ridgeway Furnace Co., .	20 00
Tax sale certificates,	11,951 02		
Coupon account,	27,795 30		
Due from agents,	3,347 52		
Maverick National Bank, Boston, .	2,720 89		
Broadway National Bank, Boston, .	50 81		
Western National Bank, New York, .	56 69		
Cash,	2,726 44		
Over-drafts,	914 05		
	<hr/>		<hr/>
	\$316,014 58		\$316,014 58

DANGERS TO THE SAVINGS BANK SYSTEM OF THE COMMON-WEALTH.

The savings bank system of the Commonwealth really commenced in 1816, when the Legislature chartered the "Provident Institution for Savings in the Town of Boston." Since then, under the fostering care of our State government, the idea has grown and spread, so that at the present time, including the Provident Institution for Savings, with its deposits of over thirty millions of dollars, there are one hundred and eighty savings banks and institutions for savings with combined assets of three hundred and ninety millions of dollars, which, if divided among the people of the Commonwealth on the basis of the U. S. census of 1890, would give to each and every person \$174.44. This accumulation of three hundred and

ninety millions of dollars is a vast sum, and enters largely into the construction and basis of the financial interests of our Commonwealth. It is the result of the good management of these institutions under the guidance and control of our State government, a control which has sought to keep the investments as near to absolute safety as is within its power. Every possible safeguard has been utilized as to kind of investments, limit of same, management, and the establishment of a board for supervision with strong powers, the expenses of which are borne by the Commonwealth. Such has been the grand result of all this, that, of the sixteen hundred and fifty millions of dollars deposited in these banks since 1816, but one-seventh of one per cent. has been lost from failures and discontinuances of banks. This is indeed a grand result, and the system, so thoroughly established, which has proved not only of great financial benefit in its accumulations but very beneficial as an educator, and a system as near safe as can be established, seems now, by movements recently made, to be seriously endangered from two directions:—

First, by national banks opening a savings department; and,

Second, by some of the trust companies, incorporated by our own Legislature, entering upon a similar business.

The attempt on the part of any national bank in this Commonwealth to establish as a part of its business a savings bank department must be looked upon as usurping a right and privilege belonging to this Commonwealth, a right strengthened by moral obligation and power, if not by the law. The success of our savings banks should not be ruthlessly interfered with nor interrupted by a system which, though good in itself as a commercial and banking system, is not adapted to a savings bank system and has none of the safeguards that are thrown around our savings banks in regard to its investments. A system founded and established by our Commonwealth, or by any State government, ought not to be lightly treated by the powers and privileges granted under a federal charter. A national bank operating a savings bank department can invest its deposits in virtually whatever its management elects except in loans on real estate, the leading feature of the line of investments of our savings banks; these loans are

of great value and importance, as they retain in our own midst the deposits of our people in humble life, and furnish the opportunity to own their homes.

The establishment of savings bank departments by national banks is fraught with danger, and it is directly in opposition to the principles of savings banks. A savings bank of our Commonwealth is limited in investments, in kind, in amount, proportion and character, and very properly so; a savings bank carried on by a national bank working under a federal charter is virtually unlimited. This subject has attracted the attention of bank commissioners generally, and as a result of extended correspondence, a conference of the bank commissioners of the New England States to consider this and other subjects was held at the office of this Board Nov. 10, 1891, and, after a very careful and thorough discussion of this subject, it was decided by those present to present the matter to the various State Legislatures and to the Comptroller of the Currency at Washington. This Board addressed Comptroller E. S. Lacey on the subject Nov. 25, 1891. We now present the matter to your honorable body for consideration, and, if the relations of the Commonwealth towards the general government permit legislation on this subject, we would suggest the passage of such an act as will prevent national banks hereafter engaging in such business in this Commonwealth.

As relates to *safe deposit, loan and trust companies*, chartered by our own Commonwealth, maintaining a savings bank department, we respectfully recommend that they be prohibited from so doing. In the features of investments, trust companies are closely allied to national banks, therefore the same reasons in this regard apply to trust companies maintaining a savings bank department as to national banks. Some of our trust companies have recently opened a savings bank department, and under their charters it appears legal. It seems, therefore, that an institution established under chapter 116, Public Statutes, the statute governing savings banks, has to conform to certain requirements and limits; an institution established under chapter 413 of the Acts of 1888, the statute governing trust companies, can, and does, transact the business of a savings bank, but without the prescribed requirements or limits. This anom-

alous position arises from the legal construction placed upon the words "receiving deposits." It was never intended, in the preparation of the act governing trust companies, that they should transact the business of receiving deposits other than in the form and manner usual in commercial banking, as it is commonly known in business circles.

The attempt, therefore, to establish a savings bank under the guise of a trust company is a strain upon words, and in direct violation of the intent of the Legislature.

Advantage has been taken of this phraseology to do a savings bank business under the supposed authority of a trust company charter, in a place where the Legislature refused to grant a charter for a second savings bank; thus it will be seen that in the same place there exists a savings bank, pure and simple, governed and controlled by the statutes, limited in its investments, and conforming strictly to the system ruling our savings banks, while near by is a similar institution, but under another name, unlimited in its investments, and ruled only by the opinion and judgment of its officers, but receiving deposits in identically the same manner as the other.

It has been a governing principle of the statutes ruling the management of our savings banks that business or commercial risks should be entirely eliminated therefrom. The fact of a trust company maintaining a savings bank department, which, by the nature of its charter, takes all business risks, is really that of a savings bank engaging in business ventures.

It seems to this Board that to allow a system of savings banks to become established, though under the guise of a trust company, is striking such a dangerous, if not disastrous, blow at the fundamental principle of the savings bank system, that it merits immediate attention and correction.

The remedy hoped to be obtained in the national bank system must certainly be first commenced at home with the companies receiving their powers and privileges from our Commonwealth, otherwise we have no standing before the federal government.

We respectfully urge your careful consideration of this subject, and feel confident that it will commend itself to you as one demanding attention.

CONCLUSION.

Frequently during the year this Board has found it necessary to consult the law department of the Commonwealth, and it desires herewith to express its high appreciation of the services of that department and its obligations to the Attorney-General and his assistants for valuable counsel and advice.

In the appendix will be found the statutes governing savings banks and trust companies, also a compilation of the authorized investments and loans allowed savings banks, arranged in form for ready reference.

EDWARD P. CHAPIN,	}	<i>Board of Commissioners of Savings Banks.</i>
STARKES WHITON,		
WARREN E. LOCKE,		

ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS

OCTOBER 31, 1891.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 127 OF THE
ACTS OF 1888.

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 72.

OTIS W. SOULE, *President.*

GEORGE A. BEAL, *Treasurer.*

GEORGE A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SILAS B. DICKERMAN,	JOSEPH L. GREENWOOD,
OTIS W. SOULE,	JOHN W. SPROUL,
WILLIAM BROWN,	GEO. L. RICHARDSON.

Open for business every business day, 9 A.M. to 12 M; 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$85,000 00	Deposits,	\$1,540,170 06
Bank stock as per schedule, .	134,850 00	Guaranty fund, .	60,000 00
Loans on bank stock,	1.165 00	Interest account, .	29,272 85
Railroad bonds as per schedule,	127,000 00	Real estate income	
Real estate (for banking pur-		account,	633 27
poses),	50,000 00		
Real estate by foreclosure, . .	55,334 34		
Loans on real estate,	939,537 71		
Loans on personal security, . .	134,875 00		
Loans to counties, cities or towns			
(notes),	55,150 00		
Loans on depositors' books, . .	650 00		
Deposits in banks, on interest, .	34,756 61		
Expense account,	240 83		
Lawrence Duck Co. stock,* . .	9,210 84		
Furniture and fixtures,	1,000 00		
Store fixtures,	1,000 00		
Cash on hand,	305 85		
	\$1,630,076 18		\$1,630,076 18

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Abington National Bank, Abington,	\$19,391 56
National Bank of Redemption, Boston,	15,365 05

Loans on Bank Stock, amount on each :—

On 10 shares First National Bank, Rockland,	\$800 00
On 3 shares Abington National Bank, Abington,	250 00
On 2 shares Abington National Bank, Abington,	50 00
On 1 share Abington National Bank, Abington,	65 00

Detailed Statement of Public Funds.

	Par Value.	Estimated- Market Value.	Amount Invested.
Town of Abington, Mass, 4s., .	\$20,000	\$20,200 00	\$20,000 00
City of Bangor, Me., 6s., .	10,000	10,250 00	10,000 00
of Boston, Mass., 6s., .	1,000	1,025 00	1,000 00
of Cleveland, Ohio, 7s., .	2,000	2,105 00	2,000 00
of Dayton, Ohio, 6s., .	1,000	1,030 00	1,000 00
of Fall River, Mass, 6s., .	25,000	30,125 00	25,000 00
of Fort Wayne, Ind., 6s., .	5,000	5,550 00	5,000 00
of Grand Rapids, Mich., 8s., .	1,000	1,060 00	1,000 00
of Grand Rapids, Mich., 5s., .	3,000	3,210 00	3,000 00
of Portland, Me., 6s., .	7,000	8,400 00	7,000 00*
of Springfield, Ohio, 5s., .	5,000	5,375 00	5,000 00
of Springfield, Ohio, 4½s., .	5,000	5,200 00	5,000 00
	\$85,000	\$93,530 00	\$85,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Abington N'l Bank, Abington,	\$6,000	\$7,560 00	\$6,000 00
40	First National Bank, Adams, .	4,000	6,000 00	4,000 00
74	Boston Nat'l Bank, Boston, .	7,400	8,288 00	7,400 00
75	Blackstone N'l Bank, Boston, .	7,500	7,500 00	7,500 00
12	Central Nat'l Bank, Boston, .	1,200	1,707 00	1,200 00
25	Continental N'l Bank, Boston,	2,500	3,262 50	2,500 00
19	National Eagle Bank, Boston,	1,900	1,957 00	1,900 00
59	Eliot National Bank, Boston, .	5,900	7,198 00	5,900 00
50	Globe National Bank, Boston,	5,000	5,012 50	5,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	6,000 00	5,000 00
68	N'l Hide & Leather B'k, Boston,	6,800	8,432 00	6,800 00
150	Howard Nat'l Bank, Boston, .	15,000	16,575 00	15,000 00
100	Merchants' N'l Bank, Boston, .	10,000	14,950 00	10,000 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,037 50	10,000 00
38	Mt. Vernon N'l Bank, Boston,	3,800	5,244 00	3,800 00
22	North National Bank, Boston,	2,200	3,063 50	2,200 00
110	N'l B'k of Redemption, Boston,	11,000	13,970 00	11,000 00
45	N'l B'k of the Republic, Boston,	4,500	7,200 00	4,500 00
50	Second National Bank, Boston,	5,000	9,262 50	5,000 00
10	Shoe & Leather N'l B'k, Boston,	1,000	930 00	1,000 00
50	South End Nat'l Bank, Boston,	5,000	5,012 50	5,000 00
32	State National Bank, Boston, .	3,200	3,896 00	3,200 00
47	Nat'l Webster Bank, Boston, .	4,700	4,700 00	4,700 00
38	First National Bank, Danvers,	2,850	3,277 50	2,850 00
32	Old Colony N'l B'k, Plymouth,	3,200	4,800 00	3,200 00
2	First Nat'l Bank, Rockland, .	200	200 00	200 00
		\$134,850	\$165,035 50	\$134,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$22,000	\$22,000 00	\$22,000 00
Boston & Maine R.R. 4s, . . .	24,000	24,240 00	24,000 00
Boston & Maine R.R. 7s, . . .	10,000	10,400 00	10,000 00
Eastern R.R. 6s, . . .	25,000	30,375 00	25,000 00
Fitchburg R.R. 5s, . . .	5,000	5,250 00	5,000 00
Leeds & Farmington R.R. 6s, . . .	1,000	1,060 00	1,000 00
Nashua & Lowell R.R. 6s, . . .	5,000	5,075 00	5,000 00
New Bedford R.R. 7s, . . .	2,000	2,110 00	2,000 00
Old Colony R.R. 7s, . . .	8,000	8,400 00	8,000 00
Old Colony R.R. 4s, . . .	20,000	20,200 00	20,000 00
Portland & Ogdensburg R.R. 6s, . . .	5,000	5,600 00	5,000 00
	\$127,000	\$134,710 00	\$127,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$34,756 61	2½ per cent.	\$3,500 00	5½ per cent.	\$10,000 00	5¾ per cent.
49,850 00	4½ “	171,150 00	5½ “	649,627 71	6 “
247,250 00	5 “				

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	39,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,648 18
Value, by books, of other real estate held or owned by foreclosure or otherwise, . . .	55,334 34
Assessed value of the same,	56,100 00
Net income received from same during year ending Oct. 31, 1891, . . .	161 59
Number of loans which are of an amount not exceeding \$3,000 each, . . .	666
Aggregate amount of the same,	657,077 71
Total number of loans upon real estate,	663
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	86,446 96
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	32,512 78
year ending Oct. 31, 1891, } 2½ per cent., {	33,389 45
Number of accounts opened during the year ending Oct. 31, 1891, . . .	382
Number of accounts closed during the year ending Oct. 31, 1891, . . .	289
Total number of open accounts Oct. 31, 1891,	3,545
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,787 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	195,959 56

Number of same,	1,786
Amount of withdrawals, including dividends, during the year ending Oct.	
31, 1891,	\$197,525 38
Number of same,	1,909
Date of examination by commissioner: July 28.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

ABINGTON, Nov. 10, 1891.

Personally appeared George A. Beal, Treasurer of the Abington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GRANVILLE R. FARRAR, *Justice of the Peace.*

PLYMOUTH, ss.

ABINGTON, Nov. 10, 1891.

Personally appeared Otis W. Soule, President, and Silas B. Dickerman, William Brown, John W. Sproul, Geo. L. Richardson and Joshua L. Nash, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GRANVILLE R. FARRAR, *Justice of the Peace.*

AMHERST SAVINGS BANK—AMHERST.

Incorporated April 5, 1864. Present number of corporators, 16.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEORGE CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. F. COOK,
L. D. HILLS,

W. E. BRIDGMAN,
B. F. KENDRICK.

Open for business every business day, 9 A. M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$132,875 00	Deposits,	\$1,466,443 28
Bank stock as per schedule, .	218,578 84	Guaranty fund, .	54,176 00
Loans on bank stock,	6,250 00	Profit and loss ac-	
Railroad bonds as per schedule,	118,000 00	count,	47,959 65
Real estate (for banking pur-			
poses),	15,000 00		
Loans on real estate,	876,218 00		
Loans on personal security, .	99,160 00		
Loans to counties, cities or towns			
(notes),	40,700 00		
Loans on depositors' books, .	700 00		
Deposits in banks, on interest, .	55,967 68		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	129 41		
	<u>\$1,568,578 93</u>		<u>\$1,568,578 93</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Amherst,	\$32,967 68
First National Bank, Northampton,	20,000 00
City National Bank, Holyoke,	8,000 00

Loans on Bank Stock, amount on each : —

On 5 shares Palmer National Bank, Palmer,	\$500 00
On 21 shares City National Bank, Worcester,	} 3,750 00
On 28 shares Ware National Bank, Ware,	
On 10 shares First National Bank, Northampton,	1,000 00
On 10 shares Northampton National Bank, Northampton,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Nashua, N. H., 6s, . .	\$15,000	\$15,300 00	\$15,000 00
of Bangor, Me., 6s, . .	20,000	21,200 00	20,000 00
of Fall River, Mass, 6s, . .	8,000	8,640 00	8,000 00
of Pawtucket, R. I., 5s, . .	3,000	3,270 00	3,000 00
Town of Clinton, Mass, 4s, . .	20,000	20,500 00	20,000 00
of Beverly, Mass, 4s, . .	10,000	10,400 00	10,000 00
of Rutland, Vt, 4s, . .	20,000	20,500 00	20,000 00
City of Chicago, Ill., 4s., . .	10,000	10,000 00	9,875 00
of Cleveland, Ohio, 5s, . .	7,000	7,420 00	7,000 00
of Saginaw, Mich., 4½s, . .	20,000	20,900 00	20,000 00
	\$133,000	\$138,130 00	\$132,875 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Amherst,	\$10,000	\$15,500 00	\$14,910 00
50	First National Bank, Barre, .	5,000	5,500 00	5,000 00
23	Suffolk Nat'l Bank, Boston, .	2,300	2,530 00	2,771 62
10	N'l Hide & Leather B'k, Boston,	1,000	1,250 00	1,107 00
80	N'l B'k of the Republic, Boston,	8,000	13,200 00	10,095 50
45	Conway Nat'l Bank, Conway,	4,500	5,625 00	4,493 33
94	First N'l Bank, Easthampton, .	9,400	14,100 00	10,928 00
56	Franklin Co N'l B'k, Greenfield,	5,600	6,440 00	6,430 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	16,500 00	10,800 00
100	City National Bank, Holyoke,	10,000	11,500 00	10,930 00
133	Northampton National Bank,			
	Northampton,	13,300	23,275 00	13,504 00
130	Hampshire Co. National Bank,			
	Northampton,	13,000	16,250 00	15,383 00
129	First Nat'l B'k, Northampton,	12,900	17,157 00	17,176 00
5	Berkshire N'l B'k. No. Adams,	500	500 00	500 00
30	National Bank of Commerce,			
	New London, Ct.,	3,000	3,900 00	3,660 00
80	First Nat'l Bank, Norwich, Ct.,	8,000	10,000 00	8,000 00
125	Second N'l Bank, Norwich, Ct, .	12,500	15,625 00	14,825 00
117	Thames N'l Bank, Norwich, Ct.,	11,700	17,550 00	16,101 00
38	Palmer Nat'l Bank, Palmer, .	3,800	5,700 00	5,306 50
116	Agawam N'l Bank, Springfield,	11,600	13,340 00	14,450 00
100	Chapin N'l Bank, Springfield,	10,000	15,000 00	12,703 00
84	Crocker N'l B'k, Turner's Falls,	8,400	10,500 00	8,664 39
8	Ware National Bank, Ware, .	800	960 00	988 00
40	City National Bank, Worcester,	4,000	5,600 00	5,120 00
25	Citizens' N'l Bank Worcester,	2,500	3,250 00	3,062 50
10	Mechanics' N'l B'k, Worcester,	1,000	1,150 00	1,250 00
3	Nat'l Pahquioque Bank, Dan-			
	bury, Ct,	300	420 00	420 00
		\$183,100	\$252,322 00	\$218,578 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
New London Northern R.R. 7s,	\$26,000	\$26,520 00	\$26,000 00
Fitchburg R.R. 5s,	25,000	26,500 00	25,000 00
Fitchburg R.R. 4½s,	10,000	10,200 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	27,750 00	25,000 00
Boston & Lowell R.R. 4s,	25,000	25,000 00	25,000 00
Boston & Lowell R.R. 6s,	7,000	7,665 00	7,000 00
	\$118,000	\$123,635 00	\$118,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,967 68	3 per cent.	\$40,700 00	4½ per cent.	\$83,119 00	6 per cent.
28,000 00	4 “	850,700 00	5 “	2,334 00	7 “
30,000 00	4½ “	16,175 00	5½ “		

Amount invested in real estate for banking purposes, \$15,000 00
 Estimated value of the same, 15,000 00
 Assessed value of the same, 9,100 00
 Net income received from same during year ending Oct. 31, 1891, 664 35
 Number of loans which are of an amount not exceeding \$3,000 each, 487
 Aggregate amount of the same, 464,778 00
 Total number of loans upon real estate, 492
 Amount of investment from which no income is received, 14,950 00
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 75,938 42
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 26,089 34
 year ending Oct. 31, 1891, } 2½ per cent., { 30,388 53
 Number of accounts opened during the year ending Oct. 31, 1891, 573
 Number of accounts closed during the year ending Oct. 31, 1891, 348
 Total number of open accounts Oct. 31, 1891, 3,871
 Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 3,852 20
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 267,467 81
 Number of same, 3,239
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 203,130 22
 Number of same, 2,406
 Date of examination by commissioner: July 17.

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, SS.

AMHERST, Nov. 4, 1891.

Personally appeared E. D. Bangs, Treasurer of the Amherst Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANK E. PAIGE, *Justice of the Peace.*

HAMPSHIRE, SS.

AMHERST, Nov. 4, 1891.

Personally appeared E. F. Cook, President, and D. W. Palmer, Oliver D. Hunt, George Cutler, W. A. Dickinson and B. F. Kendrick, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANK E. PAIGE, *Justice of the Peace.*

ANDOVER SAVINGS BANK — ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 43.

MOSES FOSTER, *President.*

JOHN F. KIMBALL, *Treasurer.*

JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MOSES FOSTER,

PETER D. SMITH,

JOHN CORNELL,

JAMES P. BUTTERFIELD,

J. TYLER KIMBALL.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$244,600 00	Deposits,	\$2,121,107 38
Bank stock as per schedule, .	280,225 00	Guaranty fund,	85,000 00
Loans on bank stock,	1,700 00	Interest account,	81,514 33
Railroad bonds as per schedule, .	553,000 00		
Real estate by foreclosure,	6,640 00		
Loans on real estate,	1,019,207 20		
Loans on personal security,	154,202 00		
Loans on depositors' books,	900 00		
Deposits in banks, on interest,	15,517 56		
Deposits in banks, not on interest,	3,518 61		
Cash on hand,	8,111 34		
	<hr/> \$2,287,621 71		<hr/> \$2,287,621 71

Cash on Deposit in Banks, amount in each:—

Andover National Bank, Andover,	\$6,518 61
Blackstone National Bank, Boston,	12,517 56

Loans on Bank Stock, amount on each:—

On 5 shares Andover National Bank, Andover,	\$500 00
On 2 shares Andover National Bank, Andover,	200 00
On 12 shares Andover National Bank, Andover,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$25,000	\$26,000 00	\$25,000 00
of Belfast, Me., 6s,	17,000	18,000 00	17,000 00*
of Boston, Mass, 6s,	1,000	1,000 00	1,000 00
of Boston, Mass., 4s,	50,000	54,000 00	50,000 00
of Cambridge, Mass., 6s,	2,000	2,000 00	2,000 00
of Chelsea, Mass., 6s,	12,000	13,500 00	12,000 00
of Dover, N. H., 6s,	25,500	26,000 00	25,500 00
of Fall River, Mass., 6s,	11,000	12,500 00	11,000 00
of Holyoke, Mass., 7s,	8,000	8,800 00	8,000 00
of Lewiston, Me, 6s,	4,000	4,000 00	4,000 00
of Lynn, Mass, 4s,	10,000	10,500 00	10,000 00
of Norwich, Conn, 6s,	30,000	33,500 00	30,000 00
of Portland, Me., 6s,	21,000	24,000 00	21,000 00*
of Salem, Mass., 6s,	3,000	3,500 00	3,000 00
of Sioux City, Iowa, 4½s,	15,000	15,500 00	15,000 00
County of Rockingham, N. H., 4s, .	10,000	10,000 00	10,000 00
State of New Hampshire 6s,	100	100 00	100 00
	\$244,600	\$262,900 00	\$244,600 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
311	Andover Nat'l Bank, Andover, .	\$31,100	\$35,765 00	\$31,100 00
40	Atlas National Bank, Boston, .	4,000	4,500 00	4,000 00
147	Blackstone Nat'l Bank, Boston, .	14,700	14,700 00	14,700 00
27	Boylston Nat'l Bank, Boston, .	2,700	3,500 00	2,700 00
100	Continental N'l Bank, Boston, .	10,000	13,000 00	10,000 00
84	Everett Nat'l Bank, Boston, .	8,400	9,000 00	8,400 00
112	Freeman's Nat'l Bank, Boston, .	11,200	11,000 00	11,200 00
81	Market Nat'l Bank, Boston, .	8,100	8,100 00	8,100 00
50	Merchants' Nat'l Bank, Boston, .	5,000	7,500 00	5,000 00
120	Metropolitan N'l B'k, Boston, .	12,000	11,500 00	12,000 00
150	Nat'l Bank of the Common- wealth, Boston,	15,000	26,000 00	15,000 00
225	N'l B'k of the Republic, Boston, .	22,500	35,000 00	22,500 00
52	National City Bank, Boston, .	5,200	5,000 00	5,200 00
100	National Eagle Bank, Boston, .	10,000	10,500 00	10,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	11,500 00	10,000 00
263	Nat'l Revere Bank, Boston, .	26,300	26,300 00	26,300 00
6	Nat'l Security Bank, Boston, .	600	1,000 00	600 00
60	Nat'l Union Bank, Boston, .	6,000	8,400 00	6,000 00
154	Nat'l Webster Bank, Boston, .	15,400	15,400 00	15,400 00
58	New England N'l B'k, Boston, .	5,800	9,000 00	5,800 00
41	North National Bank, Boston, .	4,100	5,000 00	4,100 00
79	Old Boston Nat'l Bank, Boston, .	7,900	9,400 00	7,900 00
110	Second Nat'l Bank, Boston, .	11,000	20,000 00	11,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Shawmut Nat'l Bank, Boston,	\$3,500	\$4,000 00	\$3,500 00
50	South End N'l Bank, Boston, .	5,000	5,000 00	5,000 00
52	State National Bank, Boston, .	5,200	6,200 00	5,200 00
18	Tremont Nat'l Bank, Boston,	1,800	1,800 00	1,800 00
3	Danvers Nat'l Bank, Danvers,	225	200 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
100	Bay State N'l B'k, Lawrence, .	7,500	12,000 00	7,500 00
50	Union Nat'l Bank, Weymouth,	5,000	5,500 00	5,000 00
		\$280,225	\$345,765 00	\$280,225 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R R 4s, . . .	\$50,000	\$54,000 00	\$50,000 00
Boston & Lowell R R 7s, . . .	22,000	24,500 00	22,000 00
Boston & Lowell R R 6s, . . .	7,000	8,000 00	7,000 00
Boston & Lowell R R 5s, . . .	2,000	2,200 00	2,000 00
Boston & Lowell R R 4s, . . .	25,000	26,000 00	25,000 00
Boston, Revere Beach & Lynn R R 6s,	14,000	15,000 00	14,000 00
Boston, Winthrop & Shore R R 5s,	50,000	54,000 00	50,000 00
Concord & Montreal R R 4s, . .	55,000	59,000 00	55,000 00
Conn. & Passumpsic Rivers R R 7s,	50,000	53,000 00	50,000 00
Fitchburg R.R 5s,	50,000	54,000 00	50,000 00
Fitchburg R.R 4s,	25,000	26,000 00	25,000 00
New Bedford R R 7s,	10,000	10,500 00	10,000 00
Newport & Richford 5s,	13,000	13,000 00	13,000 00*
Old Colony R.R. 7s,	20,000	21,000 00	20,000 00
Old Colony R.R. 6s,	5,000	5,500 00	5,000 00
Old Colony R.R 4s,	100,000	106,000 00	100,000 00
Worcester & Nashua R.R. 5s, . .	5,000	5,500 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	52,000 00	50,000 00
	\$553,000	\$589,200 00	\$553,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,517 56	2½ per cent.	\$175,503 60	5 per cent.	\$718,047 00	6 per cent.
1 00	4 "	50,000 00	5½ "	20,000 00	6½ "
25,000 00	4½ "	187,000 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$6,640 00
Assessed value of the same,	6,800 00
Net income received from same during year ending Oct. 31, 1891, . . .	199 15
Number of loans which are of an amount not exceeding \$3,000 each, 467	
Aggregate amount of the same,	647,414 60
Total number of loans upon real estate,	535
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	123,627 10
Times for the dividends fixed by the by-laws: third Wednesday in June and December.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	39,421 78
year ending Oct. 31, 1891, } 2 per cent., {	40,475 85
Number of accounts opened during the year ending Oct. 31, 1891, . . .	571
Number of accounts closed during the year ending Oct. 31, 1891, . . .	427
Total number of open accounts Oct. 31, 1891,	5,283
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	4,865 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	285,155 54
Number of same,	3,447
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	286,000 37
Number of same,	2,524
Date of examination by commissioner: September 15.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

ANDOVER, Nov. 10, 1891.

Personally appeared John F. Kimball, Treasurer of the Andover Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE W. FOSTER, *Justice of the Peace.*

ESSEX, ss.

ANDOVER, Nov. 10, 1891.

Personally appeared Moses Foster, President, and M. T. Stevens, John H. Flint, J. Tyler Kimball, Peter D. Smith, John Cornell, John L. Smith and Horace H. Tyer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE W. FOSTER, *Justice of the Peace.*

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 35.

WILLIAM G. PECK, *President.*

JOSEPH W. WHITAKER, *Treasurer.*

JOSEPH W. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM G. PECK, B. DELMONT LOCKE,
HENRY SWAN.

Open for business Tuesdays and Fridays, 3 to 5 P.M.; Wednesdays, 3 to 8 P.M.;
Saturdays, 3 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$201,800 00	Deposits,	\$1,126,183 99
Bank stock as per schedule, .	21,400 00	Guaranty fund, .	33,987 43
Railroad bonds as per schedule, .	186,000 00	Interest account, .	10,024 87
Real estate (for banking purposes),	15,000 00	Profit and loss account,	3,509 43
Real estate by foreclosure,	1,000 00	Surplus,	252 89
Loans on real estate,	650,538 62	Due on mortgage loans,	2,400 00
Loans on personal security,	51,500 00		
Loans to counties, cities or towns (notes),	30,000 00		
Loans on depositors' books,	300 00		
Deposit in bank, on interest, . . .	9,811 76		
Expense account,	991 14		
Tax account,	382 81		
Insurance account,	470 00		
Cash on hand,	7,164 28		
	<u>\$1,176,358 61</u>		<u>\$1,176,358 61</u>

Cash on Deposit in Bank : —

Faneuil Hall National Bank, Boston, \$9,811 76

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass, 6s, .	\$1,000	\$1,000 00	\$1,000 00
of Arlington, Mass., 5s, .	2,000	2,050 00	2,000 00
City of Chelsea, Mass., 6s, . .	2,000	2,080 00	2,000 00
of Cleveland, Ohio, 5s, . .	9,000	9,630 00	9,000 00
of Cleveland, Ohio, 6s, . .	12,000	12,830 00	12,000 00
of Cleveland, Ohio, 7s, . .	4,000	4,095 00	4,000 00
Town of Chatham, Mass, 4½s, .	12,000	12,400 00	12,000 00
District of Columbia 6s, . .	3,000	3,540 00	3,000 00
City of Fall River, Mass, 6s, .	2,000	2,260 00	2,000 00
of Grand Rapids, Mich., 5s, .	20,000	21,385 00	20,000 00
County of Hillsborough, N. H., 6s, .	10,000	10,600 00	10,000 00
City of Holyoke, Mass, 6s, . .	5,000	5,650 00	5,000 00
of Lewiston, Me, 5s, . .	1,000	1,150 00	1,000 00
of Lawrence, Mass, 6s, . .	6,000	6,240 00	6,000 00
Town of Methuen, Mass., 6s, . .	1,000	1,055 00	1,000 00
City of Middletown, Conn, 7s, .	10,000	10,700 00	10,000 00
of Nashua, N. H, 6s, . .	3,800	3,857 00	3,800 00
of Peoria, Ill, 7s, . .	13,000	15,210 00	13,000 00
of Portland, Me., 6s, . .	20,000	24,000 00	20,000 00*
of Springfield, Ohio, 5s, . .	16,000	16,395 00	16,000 00
of Springfield, Ohio, 4½s, . .	12,000	12,465 00	12,000 00
of Somerville, Mass., 5s, . .	19,000	19,475 00	19,000 00
of Woburn, Mass., 6s, . .	9,000	9,220 00	9,000 00
of Boston, Mass., 6s, . .	3,000	3,095 00	3,000 00
of Bangor, Me., 6s, . .	6,000	6,330 00	6,000 00
	\$201,800	\$216,712 00	\$201,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Continental N'l Bank, Boston,	\$5,000	\$6,525 00	\$5,000 00
50	Faneuil Hall N'l Bank, Boston,	5,000	7,106 25	5,000 00
22	First Ward N'l Bank, Boston, .	2,200	2,860 00	2,200 00
25	N'l B'k of No. America, Boston,	2,500	3,087 50	2,500 00
16	N'l B'k of Redemption, Boston,	1,000	1,270 00	1,000 00
33	N'l B'k of the Republic, Boston,	3,300	5,280 00	3,300 00
12	National Union Bank, Boston,	1,200	1,683 00	1,200 00
12	Dedham Nat'l Bank, Dedham,	1,200	1,236 00	1,200 00
		\$21,400	\$29,047 75	\$21,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$15,000	\$15,750 00	\$15,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,800 00	10,000 00
Boston & Lowell R.R. 6s,	4,000	4,240 00	4,000 00
Boston, Clinton, Fitchburg & New Bedford 5s,	2,000	2,200 00	2,000 00
Boston, Barre & Gardner R.R. 7s, .	1,000	1,010 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	21,000	21,420 00	21,000 00
Eastern R.R. 6s,	5,500	6,682 50	5,500 00
Fitchburg R.R. 6s,	8,000	8,480 00	8,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,085 00	1,000 00
Maine Central R.R. 7s,	14,000	15,330 00	14,000 00
New Bedford R.R. 7s,	3,000	3,165 00	3,000 00
Nashua & Lowell R.R. 6s,	8,000	8,160 00	8,000 00
Newport & Richford R.R. 5s,	20,000	21,000 00	20,000 00*
Old Colony R.R. 6s,	1,000	1,080 00	1,000 00
Old Colony R.R. 4s,	30,000	30,300 00	30,000 00
Portland & Ogdensburg R.R. 6s, . .	4,000	4,480 00	4,000 00
Salem and Lowell R.R. 6s,	1,000	1,100 00	1,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,550 00	10,000 00
Cheshire R.R. 6s,	27,500	30,800 00	27,500 00
	\$186,000	\$197,632 50	\$186,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,811 76	3 per cent.	\$22,125 00	5½ per cent.	\$6,000 00	6½ per cent.
16,000 00	4 “	20,000 00	5¾ “	1,000 00	6½ “
9,000 00	4½ “	195,700 00	5½ “	16,650 00	7 “
92,810 36	5 “	351,353 26	6 “	1,700 00	8 “

Amount invested in real estate for banking purposes,	\$15,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	20,020 00
Net income received from same during year ending Oct. 31, 1891, . . .	987 77
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,000 00
Assessed value of the same,	5,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 324	
Aggregate amount of the same,	336,310 13
Total number of loans upon real estate,	378
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1891,	54,840 72
Times for the dividends fixed by the by-laws: first Saturday in January and July.	

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., { \$20,769 89	2 per cent., { 21,141 76
Number of accounts opened during the year ending Oct. 31, 1891,	402	
Number of accounts closed during the year ending Oct. 31, 1891,	282	
Total number of open accounts Oct. 31, 1891,	3,605	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		3,952 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		190,380 37
Number of same,	3,549	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		198,890 14
Number of same,	2,134	
Date of examination by commissioner: February 6.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

ARLINGTON, Nov. 14, 1891.

Personally appeared Joseph W. Whitaker, Treasurer of the Arlington Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM H. H. TUTTLE, *Justice of the Peace.*

MIDDLESEX, ss.

ARLINGTON, Nov. 14, 1891.

Personally appeared William G. Peck, President, and Henry Swan, Henry J. Locke, James A. Bailey, George Hill, B. Delmont Locke and Geo. Y. Wellington, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM H. H. TUTTLE, *Justice of the Peace.*

ATHOL SAVINGS BANK—ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 32.

GEO. T. JOHNSON, *Vice-President.*

ALPHEUS HARDING, *Treasurer.*

WILLIAM D. LUEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALPHEUS HARDING,

SOLON W. LEE,

JAMES M. LEE,

HENRY R. STOWELL,

LUCIEN LORD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$37,500 00	Deposits,	\$1,544,871 54
Bank stock as per schedule, .	9,800 00	Guaranty fund, . .	57,000 00
Loans on bank stock,	36,950 00	Interest account, .	24,894 30
Railroad bonds as per schedule, .	65,000 00	Profit and loss account,	28,772 38
Loans on real estate,	995,264 74		
Loans on personal security, . .	403,846 00		
Loans to counties, cities or towns (notes),	30,900 00		
Deposits in banks, on interest, .	73,530 09		
Expense account,	1,483 09		
Cash on hand,	1,264 30		
	<u>\$1,655,538 22</u>		<u>\$1,655,538 22</u>

Cash on Deposit in Banks, amount in each :—

Holyoke National Bank, Holyoke,	\$15,000 00
City National Bank, Holyoke,	15,000 00
Athol National Bank, Athol,	15,000 00
Miller's River National Bank, Athol,	27,625 38
National Bank of the Commonwealth, Boston,	904 71

Loans on Bank Stock, amount on each :—

On 26 shares Athol National Bank, Athol,	\$2,100 00
On 10 shares Athol National Bank, Athol,	800 00
On 8 shares Athol National Bank, Athol,	450 00
On 50 shares Safety Fund National Bank, Fitchburg,	4,500 00
On 150 shares Springfield Safe Deposit and Trust Company, Springfield, .	15,000 00
On 20 shares Third National Bank, Boston,	1,700 00
On 50 shares Home National Bank, Brockton,	5,000 00
On 34 shares National Bank of the Republic, Boston,	3,000 00
On 10 shares Athol National Bank, Athol,	400 00
On 50 shares Boston Safe Deposit and Trust Company, Boston,	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hyde Park, Mass., 4s, .	\$3,000	\$3,000 00	\$3,000 00
City of Lynn, Mass, 6s, . . .	5,000	5,400 00	5,000 00
Town of Meriden, Conn., 6s, . .	4,000	4,240 00	4,000 00
City of Newton, Mass. 5s, . . .	10,000	11,700 00	10,000 00
Town of Watertown, Mass., 4s, .	5,500	5,500 00	5,500 00
United States 6s,	10,000	11,700 00	10,000 00
	\$37,500	\$41,540 00	\$37,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	Blackstone Nat'l Bank, Boston,	\$1,100	\$1,100 00	\$1,100 00
10	Eliot National Bank, Boston, .	1,000	1,220 00	1,000 00
50	National Eagle Bank, Boston,	5,000	5,150 00	5,000 00
27	Miller's River N'l B'k, Athol,	2,700	4,995 00	2,700 00
		\$9,800	\$12,465 00	\$9,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Providence R.R. 4s, .	\$25,000	\$25,500 00	\$25,000 00
Fitchburg R.R. 4s,	20,000	19,490 00	20,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,700 00	20,000 00
	\$65,000	\$66,690 00	\$65,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,530 09	2½ per cent.	\$39,000 00	4½ per cent.	\$54,500 00	5½ per cent.
8,400 00	3⅞ “	25,000 00	4¾ “	83,500 00	5½ “
26,500 00	4 “	1,012,423 39	5 “	262,637 35	6 “

Number of loans which are of an amount not exceeding \$3,000 each,	372	
Aggregate amount of the same,		\$385,811 88
Total number of loans upon real estate,	468	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		80,429 45
Times for dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., {	28,806 67
	2 per cent., {	29,423 62
Number of accounts opened during the year ending Oct. 31, 1891,	721	
Number of accounts closed during the year ending Oct. 31, 1891,	677	
Total number of open accounts Oct. 31, 1891,	4,585	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		4,139 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		252,523 59
Number of same,	3,059	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		253,251 29
Number of same,	2,647	
Date of examination by commissioner: April 16.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 2, 1891.

Personally appeared Alpheus Harding, Treasurer of the Athol Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. V. WILSON, *Justice of the Peace.*

WORCESTER, SS.

Nov. 3, 1891.

Personally appeared Geo. T. Johnson, Vice-President, and Lucien Lord, O. T. Brooks, Geo. D. Bates, Solon W. Lee and C. F. Richardson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. V. WILSON, *Justice of the Peace.*

ATTLEBOROUGH SAVINGS BANK — NORTH
ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 39.

ABIEL CODDING, *President.* EDWARD R. PRICE, *Treasurer.*
EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. A. DEAN, JOSEPH G. BARDEN,
ABIEL CODDING, B. S. FREEMAN,
RANDOLPH KNAPP, J. R. BRONSON,
J. L. SWEET.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$29,000 00	Deposits,	\$928,485 80
Bank stock as per schedule, .	11,100 00	Guaranty fund, .	38,800 00
Loan on bank stock,	1,000 00	Interest account, .	4,200 28
Railroad bonds as per schedule,	50,500 00	Profit and loss ac-	
Loan on railroad stocks, . . .	37,500 00	count,	20,205 61
Real estate by foreclosure, .	28,319 56		
Loans on real estate,	467,816 00		
Loans on personal security, .	260,279 90		
Loans to counties, cities or towns			
(notes),	82,500 00		
Deposit in bank, on interest, .	23,429 33		
Expense account,	246 90		
	\$991,691 63		\$991,691 69

Cash on Deposit in Bank : —
Boston National Bank, Boston, \$23,429 33

Loan on Bank Stock : —
On 10 shares North Attleborough National Bank, North Attleborough, . \$1,000 00

Loan on Railroad Stock : —
On 308 shares Boston & Maine Railroad, \$37,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass, 4s, .	\$20,000	\$20,118 00	\$20,000 00
of Brookline, Mass., 5s, .	9,000	9,771 30	9,000 00
	\$29,000	\$29,889 30	\$29,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First Nat'l Bank, Attleborough,	\$6,100	\$8,540 00	\$6,100 00
50	Boston Nat'l Bank, Boston, .	5,000	5,600 00	5,000 00
		\$11,100	\$14,140 00	\$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$25,000	\$24,280 00	\$23,750 00
Fitchburg R.R. 5s,	25,000	26,325 00	26,750 00
	\$50,000	\$50,605 00	\$50,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,429 33	2 per cent.	\$74,500 00	5½ per cent.	\$529,578 00	6 per cent.
55,000 00	4½ “	17,000 00	5¾ “	4,250 00	7 “
143,767 90	5 “	25,000 00	5¾ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$28,319 56
Assessed value of the same,	23,000 00
Net income received from same during year ending Oct. 31, 1891,	3,036 81
Number of loans which are of an amount not exceeding \$3,000 each,	299
Aggregate amount of the same,	288,253 90
Total number of loans upon real estate,	293
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	50,844 59

Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., { 2½ per cent., {	\$17,541 02 21,869 10
Number of accounts opened during the year ending Oct. 31, 1891,	554	
Number of accounts closed during the year ending Oct. 31, 1891,	533	
Total number of open accounts Oct. 31, 1891,	3,042	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		3,290 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		199,913 54
Number of same,	3,033	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		230,085 59
Number of same,	2,369	
Date of examination by commissioner: March 20.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 14, 1891.

Personally appeared Edward R. Price, Treasurer of the Attleborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EUGENE O'BRIEN, *Justice of the Peace.*

BRISTOL, ss.

Nov. 16, 1891.

Personally appeared Abiel Coddington, President, and S. E. Fisher, R. Knapp, Burrill Porter, Jr., E. I. Franklin and A. E. Coddington, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EUGENE O'BRIEN, *Justice of the Peace.*

BARRE SAVINGS BANK — BARRE.

Incorporated May 1, 1869. Present number of corporators, 46.

CHAS. BRIMBLECOM, *President.*

FRANK A. RICH, *Treasurer.*

FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. BRIMBLECOM,

ORAMEL CLARK,

J. HENRY GODDARD,

J. C. BARTHOLOMEW,

ESTES HAWES.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$90,166 00	Deposits, . . .	\$430,615 63
Loans on bank stock, . . .	2,000 00	Guaranty fund, . .	10,650 00
Railroad bonds as per schedule, .	6,060 00	Interest account, .	4,740 51
Real estate by foreclosure, . . .	705 00	Profit and loss account, . . .	9,590 41
Loans on real estate, . . .	239,851 67		
Loans on personal security, . .	97,236 15		
Deposit in bank, on interest, .	16,000 00		
Deposit in bank, not on interest, .	3,005 26		
Expense account,	557 85		
Suspense account,	14 62		
	\$455,596 55		\$455,596 55

Cash on Deposit in Bank : —

First National Bank, Barre, \$19,005 26

Loans on Bank Stock, amount on each : —

On 20 shares First National Bank, Barre, \$1,500 00

On 7 shares First National Bank, Barre, 500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	First National Bank, Barre, .	\$5,500	\$5,665 00	\$6,325 00
42	Blackstone Nat'l Bank, Boston, .	4,200	4,200 00	4,305 00
62	Boston National Bank, Boston, .	6,200	6,944 00	7,130 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,580 00	2,260 00
17	Continental N'l Bank, Boston, .	1,700	2,210 00	1,802 00
25	Eliot Nat'l Bank, Boston, .	2,500	3,050 00	2,950 00
41	First National Bank, Boston, .	4,100	9,840 00	8,118 00
32	N'l Bank of Commerce, Boston, .	3,200	4,096 00	3,616 00
46	N'l B'k of Redemption, Boston, .	4,600	5,842 00	5,520 00
25	N'l Hide & Leather B'k, Boston, .	2,500	3,100 00	2,900 00
9	Nat'l Revere Bank, Boston, .	900	954 00	1,035 00
34	Second Nat'l Bank, Boston, .	3,400	6,290 00	5,100 00
20	Shoe & Leather N'l B'k, Boston, .	2,000	1,860 00	1,900 00
30	Suffolk National Bank, Boston, .	3,000	3,180 00	3,450 00
60	Tremont Nat'l Bank, Boston, .	6,000	6,120 00	6,360 00
50	Nat'l Market Bank, Brighton, .	5,000	4,850 00	7,050 00
7	Ware National Bank, Ware, .	700	805 00	840 00
52	Central Nat'l Bank, Worcester, .	5,200	7,696 00	7,280 00
21	Citizens' N'l Bank, Worcester, .	2,100	2,667 00	2,625 00
50	City Nat'l Bank, Worcester, .	5,000	7,250 00	6,300 00
20	First Nat'l Bank, Worcester, .	2,000	3,600 00	3,300 00
		\$71,800	\$92,799 00	\$90,166 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$5,000	\$6,200 00	\$5,200 00
Rutland R.R. 5s,	1,000	1,000 00	860 00*
	\$6,000	\$7,200 00	\$6,060 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,000 00	2½ per cent.	\$70,500 00	5¼ per cent.	\$6,200 00	5¾ per cent.
16,875 00	5 "	89,550 00	5½ "	155,962 82	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$705 00
Assessed value of the same,	1,325 00
Net income received from same during year ending Oct. 31, 1891, . . .	15 00
Number of loans which are of an amount not exceeding \$3,000 each, 80	
Aggregate amount of the same,	84,862 13
Total number of loans upon real estate,	96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	21,324 30
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	8,271 19
year ending Oct. 31, 1891, } 2½ per cent., {	8,651 56
Number of accounts opened during the year ending Oct. 31, 1891, . . .	195
Number of accounts closed during the year ending Oct. 31, 1891, . . .	103
Total number of open accounts Oct. 31, 1891,	1,263
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,874 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	78,910 60
Number of same,	818
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	47,628 43
Number of same,	577
Date of examination by commissioner: September 29.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 18, 1891.

Personally appeared Frank A. Rich, Treasurer of the Barre Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

PLINY H. BABBITT, *Justice of the Peace.*

WORCESTER, SS.

Nov. 18, 1891.

Personally appeared Charles Brimblecom, President, and John C. Bartholomew, Frederick W. Jenkins, Oramel Clark, Estes Hawes and John W. Rice, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

PLINY H. BABBITT, *Justice of the Peace.*

BASS RIVER SAVINGS BANK — SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 34.

HIRAM LORING, *President.*

DAVID D. KELLEY, *Treasurer.*

HIRAM D. LORING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HIRAM LORING,

DAVID KELLEY,

OBED BAKER, 3d,

STEPHEN WING,

RUSSELL D. FARRIS,

PELEG P. AKIN.

Open for business every business day, 2 to 4 P. M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$59,792 85	Deposits,	\$593,050 25
Bank stock as per schedule, .	82,016 35	Guaranty fund, .	13,149 75
Loan on bank stock,	900 00	Profit and loss account,	2,081 32
Railroad bonds as per schedule,	41,150 00		
Real estate by foreclosure, .	5,485 11		
Loans on real estate,	203,091 27		
Loans on personal security, .	183,930 61		
Loans to counties, cities or towns (notes),	12,300 00		
Loans on depositors' books, .	200 00		
Deposits in banks, on interest, .	5,218 64		
Stock of Sagamore Manufacturing Co.,*	5,208 28		
Stock of Border City Manufacturing Co.,*	5,209 40		
Cash on hand,	3,778 81		
	<u>\$608,281 32</u>		<u>\$608,281 32</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Manufacturers' National Bank, Boston,	\$630 16
Maverick National Bank, Boston,	2,271 89
International Trust Company, Boston,	1,166 20
First National Bank, Hyannis,	1,150 39

Loan on Bank Stock :—

On 16 shares First National Bank, Yarmouth,	\$900 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s. . .	\$10,000	\$10,500 00	\$11,442 85
of Columbus, Ohio, 4s, . .	10,000	10,400 00	10,000 00*
of Boston, Mass., 4s, . .	10,000	10,400 00	10,000 00
of Lowell, Mass., 4s, . .	8,000	8,320 00	8,000 00
Town of Beverly, Mass., 4s, . .	5,000	5,200 00	5,000 00
of Clinton, Mass., 4s, . .	5,000	5,200 00	5,000 00
of Spencer, Mass., 4s, . .	10,000	10,400 00	10,350 00
	\$58,000	\$60,420 00	\$59,792 85

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston, .	\$3,000	\$3,645 00	\$3,660 00
30	Boston National Bank, Boston,	3,000	3,360 00	3,270 00
8	Blackstone Nat'l Bank, Boston,	800	800 00	800 00
20	Citizens' N'l B'k, New Bedford,	2,000	2,560 00	2,000 00
63	Everett Nat'l Bank, Boston, .	6,300	6,489 00	6,615 00
21	National Eagle Bank, Boston,	2,100	2,163 00	2,205 00
50	Nat'l Exchange Bank, Boston,	5,000	6,800 00	5,927 00
55	Faneuil Hall N'l Bank, Boston,	5,500	7,810 00	6,765 00
24	First Nat'l Bank, New Bedford,	2,400	3,600 00	2,400 00
12	First Nat'l Bank, Yarmouth, .	1,200	1,692 00	1,508 67
50	Manufacturers' N'l B'k, Boston,	5,000	5,075 00	5,241 00
13	Market National Bank, Boston,	1,300	1,300 00	1,300 00
56	Merchants' N'l Bank, Boston,	5,600	8,372 00	7,280 00
7	Old Boston N'l Bank, Boston,	700	827 75	756 00
49	Second National Bank, Boston,	4,900	9,065 00	6,738 00
15	State National Bank, Boston,	1,500	1,817 50	1,770 00
10	Suffolk National Bank, Boston,	1,000	1,060 00	1,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	6,500 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	5,749 88
73	Tremont Nat'l Bank, Boston, .	7,300	7,446 00	7,780 00
25	Shawmut Nat'l Bank, Boston,	2,500	3,150 00	2,750 00
		\$71,100	\$91,382 25	\$82,015 55

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R , 4s,	\$20,000	\$18,800 00	\$20,600 00
Fitchburg R R., 4½s,.	5,000	5,950 00	5,000 00
New Bedford R.R. 7s,	3,000	3,150 00	3,000 00
Old Colony R R. 6s,.	3,000	3,150 00	3,000 00
Old Colony R R 7s,	4,000	4,200 00	4,000 00
Vermont and Massachusetts R.R. 5s,	5,000	5,275 00	5,550 00
	\$40,000	\$40,525 00	\$41,150 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,588 48	2½ per cent.	\$13,000 00	4¾ per cent.	\$166,817 77	6 per cent.
630 16	3 “	116,800 00	5 “	4,275 00	7 “
15,154 11	4½ “	84,375 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise, \$5,485 11
Assessed value of the same, 6,500 00
Net income received from same during year ending Oct. 31, 1891, . . . 130 15
Number of loans which are of an amount not exceeding \$3,000 each, 288
Aggregate amount of the same, 146,021 88
Total number of loans upon real estate, 178
Amount of investments from which no income is received, 4,494 11
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1891, 27,600 00
Times for the dividends fixed by the by-laws : April 1 and October 1.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 10,974 32
year ending Oct, 31, 1891, } 2 per cent., { 11,317 07
Number of accounts opened during the year ending Oct. 31, 1891, . . 264
Number of accounts closed during the year ending Oct. 31, 1891, . . 154
Total number of open accounts Oct. 31, 1891, 2,067
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes), 2,467 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 94,495 82
Number of same, 1,006
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 97,365 78
Number of same, 1,016
Date of examination by commissioner : June 29.

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS.

Nov. 16, 1891.

Personally appeared David D. Kelley, Treasurer of the Bass River Savings Bank, and made affirmation that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY G. CROWELL, *Justice of the Peace.*

BARNSTABLE, SS.

Nov. 16, 1891.

Personally appeared Hiram Loring, President, and Peleg P. Akin, Russell D. Farris, Stephen Wing, David Kelley and Obed Baker, 3d, trustees of said corporation, and severally made oath or affirmation that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY G. CROWELL, *Justice of the Peace.*

BELMONT SAVINGS BANK — BELMONT.

Incorporated March 5, 1885. Present number of corporators, 42.

J. VARNUM FLETCHER, *President.* WINTHROP L. CHENERY, *Treasurer.*
THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. VARNUM FLETCHER, GUSTAVUS C. HOLT,
FREDERIC DODGE, J. LUCIUS ELLIS,
THOMAS D. BLAKE.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Loan on public funds, . . .	\$1,500 00	Deposits, . . .	\$67,553 49
Bank stock as per schedule, . .	5,038 37	Guaranty fund, . .	480 00
Railroad bonds as per schedule, .	9,000 00	Interest account, . .	924 03
Loans on real estate, . . .	47,200 00	Profit and loss ac-	
Loans on personal security, . . .	2,050 00	count, . . .	282 58
Deposit in bank, on interest, . .	3,626 46		
Expense account, . . .	1 60		
Cash on hand, . . .	823 67		
	\$69,240 10		\$69,240 10

Cash on Deposit in Bank :—

Faneuil Hall National Bank, Boston, \$3,626 46

Loan on Public Funds :—

On \$2,000 Danbury, Conn., 4s, \$1,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone Nat'l Bank, Boston,	\$400	\$400 00	\$425 00
5	Faneuil Hall N'l Bank, Boston,	500	710 62	712 50
3	Freeman's Nat'l Bank, Boston,	300	300 38	319 50
3	N'l Hide & Leather B'k, Boston,	300	372 00	361 50
2	Nat'l Webster Bank, Boston, .	200	200 00	214 25
5	South End Nat'l Bank, Boston,	500	501 25	500 00
10	Third National Bank, Boston, .	1,000	1,066 25	995 62
4	Traders' Nat'l Bank, Boston, .	400	400 00	390 00
10	Howard Nat'l Bank, Boston, .	1,000	1,105 00	1,120 00
		\$4,600	\$5,055 50	\$5,038 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 5s,	\$5,000	\$5,325 00	\$5,000 00
Boston & Maine R R. 7s,	4,000	4,100 00	4,000 00
	\$9,000	\$9,425 00	\$9,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,626 46	3 per cent.	\$14,900 00	5 per cent.	\$28,050 00	6 per cent.
1,500 00	4 "	6,050 00	5½ "	250 00	7 "

Number of loans which are of an amount not exceeding \$3,000 each,	39	
Aggregate amount of the same,		\$45,550 00
Total number of loans upon real estate,	35	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		3,260 64
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		1,003 83
year ending Oct. 31, 1891, } 2 per cent., {		1,176 98
Number of accounts opened during the year ending Oct. 31, 1891,	71	
Number of accounts closed during the year ending Oct. 31, 1891,	21	
Total number of open accounts Oct. 31, 1891,	414	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		158 76

Amount of deposits, not including dividends, received during the year	
ending Oct. 31, 1891,	\$21,536 75
Number of same,	468
Amount of withdrawals, including dividends, during the year ending Oct.	
31, 1891,	11,419 04
Number of same,	143
Date of examination by commissioner: January 26.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 9, 1891.

Personally appeared Winthrop L. Chenery, Treasurer of the Belmont Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, MERTON SIMONDS, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 9, 1891.

Personally appeared J. Varnum Fletcher, President, and James E. Locke, J. O. Wellington, Chandler Robbins, Thomas D. Blake and J. Willard Hill, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, MERTON SIMONDS, *Justice of the Peace.*

BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated Feb. 1, 1871. Present number of corporators, 40.

DAVIS THAYER, Jr., *President.*

CHARLES W. STEWART, *Treasurer.*

CHARLES W. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVIS THAYER, Jr.,

JOSEPH G. RAY,

JAMES P. RAY,

JAMES M. FREEMAN,

E. H. SHERMAN,

A. A. FLETCHER,

A. H. MORSE.

Open for business every business day, 9 to 12 A.M.; 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,815 00	Deposits, . . .	\$405,122 97
Bank stock as per schedule, .	45,566 77	Guaranty fund, .	16,691 60
Loan on bank stock, . . .	20,000 00	Interest account, .	12,910 41
Railroad bonds as per schedule,	10,075 00		
Loan on railroad bonds, . . .	10,000 00		
Loan on railroad stocks, . . .	10,000 00		
Real estate by foreclosure, . .	5,563 15		
Loans on real estate,	186,663 50		
Loans on personal security, . .	126,834 31		
Loans to counties, cities or towns			
(notes),	15,000 00		
Deposits in banks, not on interest,	223 62		
Expense account,	610 35		
Furniture,	968 68		
Cash on hand,	1,404 60		
	<u>\$434,724 98</u>		<u>\$434,724 98</u>

Cash on Deposit in Banks, amount in each:—

Franklin National Bank, Franklin,	\$142 79
Maverick National Bank, Boston,	23 56
Traders' National Bank, Boston,	26 42
International Trust Company, Boston,	30 85

Loan on Bank Stock:—

On 200 shares Fourth National Bank, Boston,	\$20,000 00
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Loan on Railroad Bonds:—

On \$12,000 Upper Coos (N. H.) R.R.,	\$10,000 00
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Loan on Railroad Stock:—

On 67 shares Boston & Maine R.R.,	\$10,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$2,000	\$2,160 00	\$1,815 00*

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Columbian Nat'l Bank, Boston,	\$1,400	\$1,498 00	\$1,845 00
5	Continental N'l Bank, Boston,	500	650 00	620 00
27	N'l B'k of Commerce, Boston,	2,700	3,442 50	3,456 00
70	Eliot National Bank, Boston, .	7,000	8,540 00	8,887 50
75	Franklin Nat'l Bank, Franklin,	7,500	9,000 00	8,932 65
30	Hamilton Nat'l Bank, Boston,	3,000	3,600 00	3,790 00
25	Howard Nat'l Bank, Boston, .	2,500	2,762 50	2,902 50
9	N'l Hide & Leather B'k, Boston,	900	1,116 00	1,032 75
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,100 00
15	N'l B'k of No. America, Boston,	1,500	1,852 50	1,680 00
16	National Revere Bank, Boston,	1,600	1,696 00	1,776 00
8	Shoe & Leather N'l B'k, Boston,	800	744 00	1,137 00
31	Tremont Nat'l Bank, Boston, .	3,100	3,162 00	3,902 37
23	Washington N'l Bank, Boston,	2,300	2,737 00	3,266 00
12	Wrentham N'l B'k, Wrentham,	840	960 00	1,239 00
		\$36,640	\$42,760 50	\$45,566 77

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$10,000	\$10,100 00	\$10,075 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$105,050 00	5 per cent.	\$15,000 00	5¾ per cent.	\$175,047 81	6 per cent.
73,400 00	5½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,563 15
Assessed value of the same,	7,160 00
Net income received from same during year ending Oct. 31, 1891,	236 34
Number of loans which are of an amount not exceeding \$3,000 each, 247	
Aggregate amount of the same,	165,947 81
Total number of loans upon real estate,	203
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	25,611 22
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,280 96
year ending Oct. 31, 1891, } 2 per cent., {	7,452 92
Number of accounts opened during the year ending Oct. 31, 1891,	319
Number of accounts closed during the year ending Oct. 31, 1891,	243
Total number of open accounts Oct. 31, 1891,	1,707
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,045 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	96,300 73
Number of same,	1,450
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	90,492 97
Number of same,	1,010
Date of examination by commissioner: January 2.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 13, 1891.

Personally appeared Charles W. Stewart, Treasurer of the Benjamin Franklin Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES M. FREEMAN, *Justice of the Peace.*

NORFOLK, ss.

Nov. 13, 1891.

Personally appeared Davis Thayer, Jr., President, and Charles Stewart, E. P. Chapman, C. P. Carter, Joseph G. Ray, E. H. Sherman and Henry R. Jenks, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAMES M. FREEMAN, *Justice of the Peace.*

BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 39.

JOSEPH TUCKER, *President.* ROBERT W. ADAM, *Treasurer.*
WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JABEZ L. PECK, ROBERT W. ADAM,
WILLIAM H. SLOAN, CHARLES W. KELLOGG.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$863,500 00	Deposits, . . .	\$2,771,891 66
Bank stock as per schedule, .	154,200 00	Guaranty fund, .	90,000 00
Loans on bank stock, . . .	29,365 00	Profit and loss ac-	
Railroad bonds as per schedule,	97,500 00	count, . . .	28,623 85
Loans on railroad bonds, . . .	4,100 00		
Loans on real estate, . . .	1,352,402 00		
Loans on personal security, .	271,650 00		
Loans to counties, cities or towns			
(notes),	67,250 00		
Deposit in bank, on interest, .	8,718 39		
Deposits in banks, not on interest,	38,351 33		
Expense account,	2,491 35		
Cash on hand,	987 44		
	\$2,890,515 51		\$2,890,515 51

Cash on Deposit in Banks, amount in each :—

Agricultural National Bank, Pittsfield,	\$19,223 25
Pittsfield National Bank, Pittsfield,	19,128 08
National Revere Bank, Boston,	8,718 39

Loans on Bank Stock, amount on each :—

On 20 shares Pittsfield National Bank, Pittsfield,	\$1,600 00
On 12 shares Pittsfield National Bank, Pittsfield,	1,200 00
On 24 shares Pittsfield National Bank, Pittsfield,	2,200 00
On 20 shares Pittsfield National Bank, Pittsfield,	2,000 00
On 30 shares Pittsfield National Bank, Pittsfield,	2,000 00
On 50 shares Pittsfield National Bank, Pittsfield,	5,000 00
On 60 shares Third National Bank, Pittsfield,	6,000 00
On 15 shares Third National Bank, Pittsfield,	1,365 00
On 75 shares Third National Bank, Pittsfield,	7,500 00
On 10 shares Lenox National Bank, Lenox,	500 00

Loans on Railroad Bonds, amount on each :—

On \$4,000 Boston & Albany R.R. 7s,	\$3,800 00
On \$2,000 Boston & Lowell R.R. 7s,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$20,000	\$23,400 00	\$20,000 00
United States 6s,	55,000	64,350 00	55,000 00
Town of Adams, Mass., 6s,	500	516 25	500 00
City of Bath, Me., 6s,	12,000	12,480 00	12,000 00*
of Boston, Mass., 4s,	60,000	61,092 00	60,000 00
of Boston, Mass., 3½s,	65,000	62,198 50	65,000 00
of Columbus, Ohio, 4s,	50,000	48,265 00	50,000 00*
of Dayton, Ohio, 4s,	90,000	89,100 00	90,000 00
of East Providence, R. I., 5s,	20,000	20,800 00	20,000 00
Town of Framingham, Mass., 4s,	28,000	28,873 60	28,000 00
City of Keene, N. H., 4s,	20,000	20,000 00	20,000 00
of Lowell, Mass., 4s,	39,000	39,936 00	39,000 00
Town of Marlborough, Mass., 4s,	75,000	77,625 00	75,000 00
City of Milwaukee, Wis., 7s,	5,000	6,198 00	5,000 00
of Pawtucket, R. I., 5s,	20,000	21,576 00	20,000 00
of Peoria, Ill., 4s,	15,000	15,000 00	15,000 00
Town of Pittsfield, Mass., 4s,	50,000	51,530 00	50,000 00
City of Providence, R. I., 5s,	27,000	30,040 20	27,000 00
Town of Southbridge, Mass., 4s,	30,000	30,450 00	30,000 00
of Spencer, Mass., 4s,	35,000	36,400 00	35,000 00
City of Springfield, Ohio, 6s,	25,000	27,750 00	25,000 00
State of New Hampshire 6s,	10,000	11,543 00	10,000 00
City of Taunton, Mass., 4s,	27,000	27,810 00	27,000 00
Town of West Hartford, Conn., 4s,	18,000	18,180 00	18,000 00
City of Haverhill, Mass., 4s,	12,000	12,180 00	12,000 00
of New Bedford, Mass., 4s,	25,000	25,500 00	25,000 00
of Providence, R. I., 4s,	30,000	31,350 00	30,000 00
	\$863,500	\$894,143 55	\$863,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlantic Nat'l Bank, Boston, .	\$4,500	\$6,356 25	\$4,500 00
109	Atlas National Bank, Boston, .	10,900	13,243 50	10,900 00
41	Blackstone N'l Bank, Boston, .	4,100	4,100 00	4,100 00
100	Boston National Bank, Boston,	10,000	11,200 00	10,000 00
32	Howard Nat'l Bank, Boston, .	3,200	3,536 00	3,200 00
100	Merchants' N'l Bank, Boston, .	10,000	14,950 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	16,000 00	10,000 00
60	N'l B'k of Commerce, Boston,	6,000	7,665 00	6,000 00
80	National Eagle Bank, Boston,	8,000	8,240 00	8,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	3,080 00	2,500 00
120	National Revere Bank, Boston,	12,000	12,750 00	12,000 00
80	Nat'l Webster Bank, Boston, .	8,000	8,000 00	8,000 00
105	New England N'l B'k, Boston,	10,500	17,220 00	10,500 00
35	North National Bank, Boston,	3,500	4,873 75	3,500 00
20	Second National Bank, Boston,	2,000	3,705 00	2,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,520 00	2,000 00
60	First National Bank, Chicopee,	6,000	8,700 00	6,000 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,300 00	2,000 00
70	Lee National Bank, Lee, .	7,000	9,800 00	7,000 00
5	Adams N'l B'k, North Adams,	500	650 00	500 00
32	Agricultural N'l B'k, Pittsfield,	3,200	8,000 00	3,200 00
101	Pittsfield N'l Bank, Pittsfield,	10,100	16,160 00	10,100 00
10	Agawam N'l B'k, Springfield,	1,000	1,100 00	1,000 00
50	Chapin N'l Bank, Springfield,	5,000	7,700 00	5,000 00
17	Chicopee N'l B'k, Springfield,	1,700	2,975 00	1,700 00
20	First Nat'l Bank, Springfield,	2,000	2,700 00	2,000 00
25	John Hancock National Bank, Springfield, .	2,500	3,175 00	2,500 00
10	Housatonic N'l B'k, Stockbridge,	1,000	1,700 00	1,000 00
50	First National Bank, Boston, .	5,000	12,012 50	5,000 00
		\$154,200	\$215,412 00	\$154,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R. R. 6s,	\$11,000	\$12,005 40	\$11,000 00
Conn. & Passumpsic Rivers R. R. 7s,	26,500	27,295 00	26,500 00
N. Y., N. H. and Hartford R. R. 4s,	25,000	25,500 00	25,000 00
Vermont & Massachusetts R. R. 5s,	25,000	27,000 00	25,000 00
Worcester & Nashua R. R. 5s, .	10,000	10,100 00	10,000 00
	\$97,500	\$101,900 40	\$97,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,718 39 67,250 00	2½ per cent. 4 “	\$1,652,117 00	5 per cent.	\$5,400 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 469
 Aggregate amount of the same, \$618,630 00
 Total number of loans upon real estate, 548
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 131,983 82
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 49,622 53
 year ending Oct. 31, 1891, } 2 per cent., { 51,343 98
 Number of accounts opened during the year ending Oct. 31, 1891, 1,699
 Number of accounts closed during the year ending Oct. 31, 1891, 1,247
 Total number of open accounts Oct. 31, 1891, 9,283
 Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 7,964 23
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 634,243 41
 Number of same, 8,913
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 583,995 33
 Number of same, 6,331
 Date of examination by commissioner: September 29.

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 13, 1891.

Personally appeared Robert W. Adam, Treasurer of the Berkshire County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. E. BURKE, *Justice of the Peace.*

BERKSHIRE, ss.

Nov. 13, 1891.

Personally appeared Joseph Tucker, President, and Jabez L. Peck, William H. Sloan, Chas. W. Kellogg, Josiah Carter, Frank W. Dutton and H. M. Peirson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. E. BURKE, *Justice of the Peace.*

BEVERLY SAVINGS BANK — BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 41.

ROBERT R. ENDICOTT, *President.*ROBERT G. BENNETT, *Treasurer.*ROBERT G. BENNETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT R. ENDICOTT,

AUGUSTUS N. CLARK,

SAMUEL J. FOSTER,

GEORGE BUTMAN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$35,000 00	Deposits, . . .	\$1,387,260 00
Loans on public funds, . .	29,500 00	Guaranty fund, .	32,270 92
Bank stock as per schedule, .	216,610 00	Interest account, .	1,625 44
Loans on bank stock, . .	23,500 00	Profit and loss account, . . .	2,864 27
Railroad bonds as per schedule, .	23,000 00		
Loan on railroad stocks, . .	25,000 00		
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure, . .	6,190 49		
Loans on real estate,	479,916 17		
Loans on personal security, . .	465,081 67		
Loans to counties, cities or towns (notes),	82,700 00		
Deposit in bank, not on interest, .	1,500 00		
Expense account,	236 39		
Premium account,	15,000 00		
Cash on hand,	785 91		
	\$1,424,020 63		\$1,424,020 63

Cash on Deposit in Bank : —

Beverly National Bank, Beverly, \$1,500 00

Loans on Public Funds, amount on each : —

On \$15,000 Sioux City, Iowa, 6s,	} \$14,500 00
On \$2,000 Cleveland, Ohio, 5s,	
On \$11,000 Sioux City, Iowa, 6s,	
On \$6,000 Canton, Ohio, 5s,*	} 15,000 00

Loans on Bank Stock, amount on each : —

On 25 shares Beverly National Bank, Beverly,	\$2,500 00
On 21 shares Beverly National Bank, Beverly,	2,000 00
On 240 shares Traders' National Bank, Boston,	19,000 00

Loan on Railroad Stock : —

On 200 shares Boston & Maine Railroad, \$25,000 00

* Legal security has since been substituted for these bonds.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . . .	\$35,000	\$36,050 00	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Beverly Nat'l Bank, Beverly, .	\$20,000	\$28,000 00	\$20,000 00
100	Atlas National Bank, Boston, .	10,000	12,150 00	10,000 00
100	Blackstone Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
100	National City Bank, Boston, .	10,000	9,600 00	10,000 00
58	Continental N'l Bank, Boston, .	5,800	7,540 00	5,800 00
75	National Eagle Bank, Boston, .	7,500	7,725 00	7,500 00
30	Nat'l Exchange Bank, Boston, .	3,000	4,080 00	3,000 00
75	Freeman's Nat'l Bank, Boston, .	7,500	7,500 00	7,500 00
20	Globe National Bank, Boston, .	2,000	2,000 00	2,000 00
57	Hamilton Nat'l Bank, Boston, .	5,700	6,840 00	5,700 00
73	N'l Hide & Leather B'k, Boston, .	7,300	9,052 00	7,300 00
80	Howard Nat'l Bank, Boston, .	8,000	8,800 00	8,000 00
100	Massachusetts N'l B'k, Boston, .	10,000	10,800 00	10,000 00
20	Merchants' Nat'l Bank, Boston, .	2,000	2,990 00	2,000 00
20	New England N'l B'k, Boston, .	2,000	3,280 00	2,000 00
50	North National Bank, Boston, .	5,000	6,950 00	5,000 00
50	N'l B'k of Redemption, Boston, .	5,000	6,350 00	5,000 00
61	N'l B'k of the Republic, Boston, .	6,100	9,760 00	6,100 00
50	National Revere Bank, Boston, .	5,000	5,300 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,300 00	5,000 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	4,650 00	5,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,600 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,100 00	5,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
60	Winthrop Nat'l Bank, Boston, .	6,000	6,840 00	6,000 00
50	First National Bank, Lynn, .	5,000	6,750 00	5,000 00
18	N'l Grand Bank, Marblehead, .	1,800	2,160 00	1,800 00
177	Asiatic Nat'l Bank, Salem, .	5,310	6,372 00	5,310 00
87	Nat'l Exchange Bank, Salem, .	8,700	9,483 00	8,700 00
71	First National Bank, Salem, .	7,100	9,159 00	7,100 00
67	Mercantile Nat'l Bank, Salem, .	6,700	8,375 00	6,700 00
28	Merchants' Nat'l Bank, Salem, .	1,400	1,848 00	1,400 00
60	Naumkeag Nat'l Bank, Salem, .	6,000	8,400 00	6,000 00
67	Salem National Bank, Salem, .	6,700	8,777 00	6,700 00
		\$216,610	\$258,531 00	\$216,610 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$2,000	\$2,480 00	\$2,000 00
Boston & Lowell R.R. 5s,	11,000	11,660 00	11,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
	\$23,000	\$24,240 00	\$23,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$246 67	0 per cent.	\$55,000 00	5½ per cent.	\$25,000 00	5¾ per cent.
72,700 00	4 “	145,000 00	5¼ “	15,000 00	5¾ “
50,000 00	4¾ “	218,808 80	5½ “	385,742 37	6 “
138,200 00	5 “				

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,500 00
Net income received from same during year ending Oct. 31, 1891,	455 10
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,190 49
Assessed value of the same,	5,375 00
Net income received from same during year ending Oct. 31, 1891,	213 27
Number of loans which are of an amount not exceeding \$3,000 each, 457	
Aggregate amount of the same,	422,397 84
Total number of loans upon real estate,	453
Amount of investments from which no income is received,	246 67
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	69,434 50
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	24,794 50
year ending Oct. 31, 1891, } 2 per cent., {	25,701 94
Number of accounts opened during the year ending Oct. 31, 1891,	769
Number of accounts closed during the year ending Oct. 31, 1891,	543
Total number of open accounts Oct. 31, 1891,	4,463
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,118 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	320,086 96
Number of same,	4,135
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	262,657 23
Number of same,	3,382
Date of examination by commissioner: May 28.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 16, 1891.

Personally appeared Robert G. Bennett, Treasurer of the Beverly Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. H. LOVETT, *Justice of the Peace.*

ESSEX, ss.

Nov. 16, 1891.

Personally appeared Robert R. Endicott, President, and A. N. Clark, Sam'l J. Foster, Austin Whitcomb, Chas. H. Odell and Samuel Porter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. H. LOVETT, *Justice of the Peace.*

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 56.

ALONZO H. EVANS, *President.* CURTIS C. NICHOLS, *Treasurer.*
EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALONZO H. EVANS, EUSTACE C. FITZ,
S. R. PAYSON, WILLIAM O. GROVER,
S. A. DENIO, SAMUEL A. CARLTON,
LEANDER BEAL.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 3 to 5 P.M. and 6 to 8 P.M., for deposits only.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,793,151 50	Deposits, . . .	\$18,927,670 84
Loans on public funds, . . .	243,300 00	Guaranty fund, . .	751,836 62
Bank stock as per schedule, . .	602,000 00	Interest account, . .	28,062 40
Loans on bank stock, . . .	163,600 00	Profit and loss ac-	
Railroad bonds as per schedule, .	364,685 00	count, . . .	465,495 01
Loans on railroad bonds, . . .	148,200 00	Premium account, . .	76,145 22
Loans on railroad stocks, . . .	170,000 00	Suspense account, . .	2,418 47
Railroad notes, . . .	300,000 00		
Real estate (for banking pur-			
poses), . . .	195,000 00		
Real estate by foreclosure, . . .	1,300 00		
Loans on real estate, . . .	8,130,357 14		
Loans on personal security, . . .	6,247,100 00		
Loans to counties, cities or towns			
(notes), . . .	160,200 00		
Deposits in banks, on interest, . .	644,217 47		
Expense account, . . .	177 01		
Cash on hand, . . .	88,340 44		
	\$20,251,628 56		\$20,251,628 56

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$125,066 71
National Security Bank, Boston,	137,564 12
Winthrop National Bank, Boston,	94,641 99
North National Bank, Boston,	106,888 44
Blackstone National Bank, Boston,	100,200 29
Maverick National Bank, Boston,	9,064 90
Mechanics' National Bank, Boston,	5,791 02
Amesbury National Bank, Amesbury,	10,000 00
Pocasset National Bank, Fall River,	30,000 00
First National Bank, Chelsea,	25,000 00

Loans on Public Funds, amount on each :—

On \$2,000 United States 4s,	\$2,000 00
On \$2,000 Boston, Mass., 5s,	1,600 00
On \$14,000 Weymouth, Mass., 4s,	20,000 00
On \$6,000 Franklin, N. H., 4s,	
On \$1,000 Providence, R. I., 4½s,	1,800 00
On \$1,000 Newton, Mass., 6s,	
On \$90,000 Cleveland, Ohio, 4½s,	90,000 00
On \$5,000 Chicago, Ill., 7s,	4,900 00
On \$25,000 Springfield, Ohio, 5s,	23,000 00
On \$30,000 Holyoke, Mass., 4s,	50,000 00
On \$1,000 District of Columbia 6s,	
On \$5,000 District of Columbia 7s,	
On \$9,000 Detroit, Mich., 3½s,	50,000 00
On \$9,000 Lowell, Mass., 4s,	
On \$31,000 Lowell, Mass., 4s,	
On \$2,000 Pawtucket, R. I., 4s,	50,000 00
On \$19,000 Marlborough, Mass., 4s,	
On \$3,000 District of Columbia 7s,	

Loans on Bank Stock, amount on each :—

On 146 shares Maverick National Bank, Boston,	\$14,600 00
On 26 shares National Rockland Bank, Boston,	2,500 00
On 200 shares National City Bank, Boston,	14,800 00
On 30 shares Blackstone National Bank, Boston,	2,400 00
On 20 shares Blackstone National Bank, Boston,	1,600 00
On 25 shares First National Bank, South Weymouth,	2,200 00
On 10 shares Laconia National Bank, Laconia, N. H.,	800 00
On 11 shares State National Bank, Boston,	1,000 00
On 15 shares First National Bank, Woburn,	1,500 00
On 62 shares National Security Bank, Boston,	6,200 00
On 303 shares Continental National Bank, Boston,	30,000 00
On 400 shares First National Bank, Worcester,	40,000 00
On 120 shares Freeman's National Bank, Boston,	9,000 00
On 100 shares Mechanics' National Bank, Boston,	10,000 00
On 139 shares Market National Bank, Boston,	10,000 00
On 120 shares Freeman's National Bank, Boston,	12,000 00
On 15 shares Wachusett National Bank, Fitchburg,	
On 50 shares Boston Safe Deposit and Trust Company,	5,000 00

Loans on Railroad Bonds, amount on each :—

On \$6,000 New York, Providence & Boston R.R. 7s,	\$6,000 00
On \$1,500 Maine Central R.R. 7s,	1,500 00
On \$1,000 Old Colony R.R. 6s,	1,000 00
On \$32,000 Concord & Montreal R.R. 4s,	30,000 00
On \$10,000 Old Colony R.R. 4½s,	9,700 00
On \$100,000 Concord & Montreal R.R. 4s,	100,000 00

Loans on Railroad Stock, amount on each :—

On 500 shares Boston & Maine R.R., preferred,	\$50,000 00
On 25 shares Boston & Albany R.R.,	15,000 00
On 57 shares New York, New Haven & Hartford R.R.,	
On 18 shares Old Colony R.R.,	5,000 00
On 40 shares Old Colony R.R.,	
On 825 shares Boston & Maine R.R.,	100,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, .	\$21,000 00	\$21,000 00	\$21,000 00
City of Biddeford, Me., 4s, .	50,000 00	50,000 00	50,000 00
of Boston, Mass., 6s, .	200,000 00	202,000 00	200,000 00
of Boston, Mass., 5s, .	206,151 50	222,643 08	206,151 50
of Boston, Mass., 4s, .	240,000 00	240,000 00	240,000 00
of Boston, Mass., 3½s, .	624,000 00	624,000 00	624,000 00
Town of Brookline, Mass., 5s, .	50,000 00	50,500 00	50,000 00
County of Carroll, N. H., 4s, .	40,000 00	40,000 00	40,000 00
Town of Claremont, N. H., 6s, .	3,000 00	3,000 00	3,000 00
City of Chelsea, Mass., 6s, .	50,000 00	50,500 00	50,000 00
of Cleveland, Ohio, 5s, .	200,000 00	208,000 00	200,000 00
of Cleveland, Ohio, 4½s, .	80,000 00	80,000 00	80,000 00
of Columbus, Ohio, 4s, .	70,000 00	70,000 00	*70,000 00
District of Columbia 6s, .	41,000 00	41,170 00	41,000 00
of Columbia 5s, .	65,000 00	65,812 50	65,000 00
Town of Danvers, Mass., 5s, .	63,000 00	63,630 00	63,000 00
City of East Saginaw, Mich., 5s, .	8,000 00	8,000 00	8,000 00
Town of Everett, Mass., 6s, .	50,000 00	50,000 00	50,000 00
City of Fort Wayne, Ind., 6s, .	16,000 00	16,640 00	16,000 00
of Keene, N. H., 4s, .	100,000 00	100,000 00	100,000 00
of Malden, Mass., 4s, .	10,000 00	10,000 00	10,000 00
of Milwaukee, Wis., 4s, .	104,000 00	104,000 00	104,000 00
Town of Norwich, Conn., 4s, .	60,000 00	60,000 00	60,000 00
of No. Attleboro', Mass., 4s, .	72,000 00	72,000 00	72,000 00
of No. Easton, Mass., 4s, .	52,000 00	52,000 00	52,000 00
City of Salem, Mass., 5s, .	100,000 00	101,000 00	100,000 00
Town of Spencer, Mass., 4s, .	5,000 00	5,000 00	5,000 00
City of Somerville, Mass., 5s, .	78,000 00	78,390 00	78,000 00
of Cleveland, Ohio, 6s, .	24,000 00	25,200 00	24,000 00
of Dayton, Ohio, 6s, .	10,000 00	10,500 00	10,000 00
of Detroit, Mich., 7s, .	21,000 00	25,200 00	21,000 00
Commonwealth of Mass. 3s, .	80,000 00	80,000 00	80,000 00
	\$2,793,151 50	\$2,830,185 58	\$2,793,151 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston, .	\$25,000	\$28,500 00	\$25,000 00
411	Blackstone N'l Bank, Boston, .	41,100	40,278 00	41,100 00
150	Boston National Bank, Boston, .	15,000	17,100 00	15,000 00
130	Boylston Nat'l Bank, Boston, .	13,000	16,380 00	13,000 00
202	National City Bank, Boston, .	20,200	18,786 00	20,200 00
168	N'l B'k of Commerce, Boston, .	16,800	20,496 00	16,800 00
100	Continental N'l Bank, Boston, .	10,000	12,200 00	10,000 00
280	National Bank of the Com- monwealth, Boston, .	28,000	44,800 00	28,000 00
330	Columbian Nat'l Bank, Boston, .	33,000	34,980 00	33,000 00
100	National Eagle Bank, Boston, .	10,000	10,400 00	10,000 00
101	Nat'l Exchange Bank, Boston, .	10,100	13,231 00	10,100 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	First National Bank, Boston, .	\$25,000	\$57,500 00	\$25,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,600 00	10,000 00
325	N'l Hide & Leather B'k, Boston,	32,500	39,325 00	32,500 00
223	Howard Nat'l Bank, Boston, .	22,300	23,861 00	22,300 00
47	Merchants' Nat'l Bank, Boston,	4,700	6,439 00	4,700 00
297	North National Bank, Boston,	29,700	40,095 00	29,700 00
225	Nat'l Revere Bank, Boston, .	22,500	22,500 00	22,500 00
150	N'l B'k of the Republic, Boston,	15,000	23,100 00	15,000 00
54	N'l B'k of Redemption, Boston,	5,400	6,534 00	5,400 00
200	Nat'l Rockland Bank, Boston,	20,000	29,400 00	20,000 00
50	National Union Bank, Boston,	5,000	6,750 00	5,000 00
160	Shawmut Nat'l Bank, Boston,	16,000	20,000 00	16,000 00
96	State National Bank, Boston, .	9,600	11,520 00	9,600 00
315	Second National Bank, Boston,	31,500	57,550 00	31,500 00
225	Suffolk National Bank, Boston,	22,500	23,400 00	22,500 00
71	Third National Bank, Boston,	7,100	7,313 00	7,100 00
395	Tremont Nat'l Bank, Boston, .	39,500	39,500 00	39,500 00
150	Washington N'l Bank, Boston,	15,000	17,250 00	15,000 00
145	Nat'l Webster Bank, Boston, .	14,500	14,355 00	14,500 00
170	Winthrop Nat'l Bank, Boston,	17,000	20,400 00	17,000 00
50	First Nat'l Bank, Marlboro', .	5,000	5,000 00	5,000 00
100	Third Nat'l Bank, Springfield,	10,000	17,500 00	10,000 00
		\$602,000	\$758,043 00	\$602,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$25,000	\$25,000 00	\$25,000 00
Boston & Albany R.R. 5s, . . .	250,000	265,000 00	250,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,120 00	6,000 00
Boston & Maine R.R. 7s, . . .	9,000	9,090 00	9,000 00
Eastern R.R. 6s,	69,685	78,640 90	69,685 00
Fitchburg R.R. 7s,	5,000	5,100 00	5,000 00
	\$364,685	\$388,950 90	\$364,685 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$579,217 47	3 per cent.	\$1,624,226 88	4½ per cent.	\$112,500 00	5½ per cent.
17,000 00	3½ "	267,000 00	4½ "	2,360,925 00	5½ "
1,918,800 00	4 "	583,800 00	4½ "	83,000 00	5½ "
115,000 00	4½ "	140,000 00	4½ "	538,658 72	6 "
15,000 00	4¾ "	4,694,300 00	5 "	84,000 00	6½ "
308,000 00	4¾ "	197,500 00	5½ "	58,557 00	6½ "
200,000 00	4¾ "	2,291,000 00	5½ "	18,489 54	7 "

Amount invested in real estate for banking purposes,	\$195,000 00
Estimated value of the same,	225,000 00
Assessed value of the same,	285,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	10,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,300 00
Assessed value of the same,	2,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	150 00
Number of loans which are of an amount not exceeding \$3,000 each, 474	
Aggregate amount of the same,	875,819 00
Total number of loans upon real estate,	883
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	932,220 70
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	326,935 49
year ending Oct. 31, 1891, } 2 per cent., {	339,227 60
Number of accounts opened during the year ending Oct. 31, 1891, . . .	14,072
Number of accounts closed during the year ending Oct. 31, 1891, . . .	4,362
Total number of open accounts Oct. 31, 1891,	125,673
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	50,108 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	5,558,963 40
Number of same,	113,228
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	5,082,315 50
Number of same,	83,343
Date of examination by commissioner: November 4.	

SUFFOLK, ss.

COMMONWEALTH OF MASSACHUSETTS.

Nov. 18, 1891.

Personally appeared Curtis C. Nichols, Treasurer of the Boston Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. B. BIGELOW, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 18, 1891.

Personally appeared Alonzo H. Evans, President, and Samuel R. Payson, S. A. Carlton, Wm. O. Grover, Jos. H. Cannell and Henry F. Coe, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. B. BIGELOW, *Justice of the Peace.*

BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated April 6, 1864. Present number of corporators, 96.

GEORGE W. POPE, *President.*

HENRY R. REYNOLDS, *Treasurer.*

HENRY R. REYNOLDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. POPE,

JOHN GOLDTHWAIT,

JOHN SWEETSER,

JOHN A. PRAY,

WILLIAM A. RUST,

THOMAS N. HART,

GEORGE NOWELL.

Open for business every business day, 9 A.M. to 3 P.M.; and Saturdays, 5 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$82,580 50	Deposits, . . .	\$1,392,566 82
Loans on bank stock, . . .	5,500 00	Guaranty fund, . . .	37,461 04
Real estate (for banking purposes), . . .	115,000 00	Interest account, . . .	8,060 57
Loans on real estate, . . .	741,053 62		
Loans on personal security, . . .	465,300 00		
Deposit in bank, on interest, . . .	18,097 67		
Expense account, . . .	440 70		
Cash on hand, . . .	10,115 94		
	<u>\$1,438,088 43</u>		<u>\$1,438,088 43</u>

Cash on Deposit in Bank : —

Mount Vernon National Bank, Boston, \$18,097 67

Loans on Bank Stock, amount on each : —

On 5 shares Mechanics' National Bank, Boston, \$500 00
 On 58 shares Fourth National Bank, Boston, 5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Atlantic Nat'l Bank, Boston, .	\$4,200	\$5,953 50	\$6,384 00
50	Atlas National Bank, Boston, .	5,000	6,075 00	6,300 00
50	Boston Nat'l Bank, Boston, .	5,000	5,625 00	6,050 00
37	N'l B'k of Commerce, Boston, .	3,700	4,740 62	4,662 00
150	Everett Nat'l Bank, Boston, .	15,000	15,525 00	15,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	12,600 00	11,550 00
50	Howard Nat'l Bank, Boston, .	5,000	5,525 00	6,250 00
50	Manufacturers' N'l B'k, Boston, .	5,000	5,087 50	5,325 00
25	Merchants' N'l Bank, Boston, .	2,500	3,750 00	3,600 00
50	N'l B'k of No. America, Boston, .	5,000	6,237 50	5,525 00
11	State National Bank, Boston, .	1,100	1,339 25	1,402 50
41	Tremont Nat'l Bank, Boston, .	4,100	4,192 25	5,084 00
48	Nat'l Webster Bank, Boston, .	4,800	4,800 00	5,448 00
		\$70,400	\$81,450 62	\$82,580 50

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,097 67	2½ per cent.	\$125,000 00	5¼ per cent.	\$50,400 00	6 per cent.
123,000 00	4½ "	25,000 00	5¾ "	7,250 00	7 "
670,203 62	5 "	211,000 00	5½ "		

Amount invested in real estate for banking purposes,	\$115,000 00
Estimated value of the same,	100,000 00
Assessed value of the same,	79,400 00
Net income received from same during year ending Oct. 31, 1891,	3,000 13
Number of loans which are of an amount not exceeding \$3,000 each, 61	
Aggregate amount of the same,	107,753 62
Total number of loans upon real estate,	148
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	67,627 70
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	24,786 35
year ending Oct. 31, 1891, } 2 per cent., {	25,549 30
Number of accounts opened during the year ending Oct. 31, 1891,	1,306
Number of accounts closed during the year ending Oct. 31, 1891,	1,130
Total number of open accounts Oct. 31, 1891,	7,225
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	5,411 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	392,186 63
Number of same,	9,578

Amount of withdrawals, including dividends, during the year ending

Oct. 31, 1891,	.	.	.	.	.	.	.	.	.	.	.	\$353,307 41
Number of same,	.	.	.	.	.	.	.	.	.	.	.	6,062

Date of examination by commissioner: January 27.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

Nov. 11, 1891.

Personally appeared Henry R. Reynolds, Treasurer of the Boston Penny Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBE C. CLARK, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 11, 1891.

Personally appeared John Q. A. Brackett, Vice-President, and Thomas N. Hart, Charles L. Damrell, Frederick K. Piper, Frank B. Thayer and John Sweetser, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBE C. CLARK, *Justice of the Peace.*

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 42.

BENJAMIN F. DYER, *President.*C. H. HOBART, *Treasurer.*C. H. HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

B. F. DYER,

N. H. HUNT,

P. D. HOLBROOK.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$19,000 00	Deposits, . . .	\$205,639 36
Bank stock as per schedule, .	33,720 00	Guaranty fund, .	4,374 32
Railroad bonds as per schedule, .	42,000 00	Interest account, .	5,769 82
Loans on real estate, . . .	111,902 00		
Loans to counties, cities or towns (notes),	5,000 00		
Deposit in bank, on interest, .	3,715 28		
Expense account,	19 50		
Cash on hand,	426 72		
	<u>\$215,783 50</u>		<u>\$215,783 50</u>

Cash on Deposit in Bank : —

Shawmut National Bank, Boston, \$3,715 28

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 4s, .	\$2,000	\$2,000 00	\$2,000 00
Town of Brookline, Mass., 5s, .	3,000	3,210 00	3,000 00
City of Worcester, Mass., 4½s, .	2,000	2,140 00	2,000 00
of New Bedford, Mass., 5s, .	3,000	3,225 00	3,000 00
of Boston, Mass., 6s, . . .	2,000	2,080 00	2,000 00
of Fall River, Mass., 6s, . .	1,000	1,007 50	1,000 00
Town of Chatham, Mass., 4½s, .	1,000	1,000 00	1,000 00
of Braintree, Mass., 4s, . .	5,000	5,000 00	5,000 00
	<u>\$19,000</u>	<u>\$19,662 50</u>	<u>\$19,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Union Market National Bank, Watertown,	\$1,600	\$2,000 00	\$1,920 00
7	Merchants' N'l Bank, Boston, .	700	1,046 50	700 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,035 00	2,000 00
15	State National Bank, Boston, .	1,500	1,822 50	1,500 00
31	Blackstone N'l Bank, Boston, .	3,100	3,100 00	3,100 00
10	N'l B'k of No. America, Boston,	1,000	1,235 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,240 00	1,000 00
8	Winthrop Nat'l Bank, Boston,	800	912 00	800 00
18	Freeman's Nat'l Bank, Boston,	1,800	1,800 00	1,800 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,325 00	2,500 00
28	Mt. Vernon N'l Bank, Boston,	2,800	3,864 00	3,500 00
22	Union Nat'l Bank, Weymouth,	2,200	2,420 00	2,200 00
25	Brockton N'l Bank, Brockton,	2,500	2,875 00	2,500 00
45	Shawmut Nat'l Bank, Boston,	4,500	5,670 00	4,500 00
34	Tremont Nat'l Bank, Boston,	3,400	3,468 00	3,400 00
5	Globe National Bank, Boston,	500	500 00	500 00
8	Nat'l Exchange Bank, Boston,	800	1,088 00	800 00
		\$32,700	\$37,401 00	\$33,720 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s,	\$5,000	\$5,250 00	\$5,000 00*
Old Colony R.R. 4s,	10,000	10,100 00	10,000 00
Fitchburg R R 5s,	3,000	3,090 00	3,000 00
Conn & Passumpsic Rivers R.R. 7s,	5,000	5,100 00	5,000 00
Fitchburg R R. 4½s,	2,000	1,980 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,275 00	5,000 00
Boston & Maine R.R. 4s,	2,000	2,000 00	2,000 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,600 00	5,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	5,000	5,250 00	5,000 00
	\$42,000	\$43,645 00	\$42,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,715 28	2½ per cent.	\$33,800 00	5 per cent.	\$302 00	6½ per cent.
5,000 00	4 " "	76,400 00	6 " "	1,400 00	7 " "

Number of loans which are of an amount not exceeding \$3,000 each, .	91	
Aggregate amount of the same,		\$96,202 00
Total number of loans upon real estate,	94	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		10,745 73
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		3,560 03
year ending Oct. 31, 1891, } 2 per cent., {		3,716 44
Number of accounts opened during the year ending Oct. 31, 1891, .	125	
Number of accounts closed during the year ending Oct. 31, 1891, .	70	
Total number of open accounts Oct. 31, 1891,	695	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		658 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		61,801 90
Number of same,	753	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		56,657 34
Number of same,	528	
Date of examination by commissioner: March 19.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. Nov. 17, 1891.

Personally appeared C. H. Hobart, Treasurer of the Braintree Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLES C. MELLEN, *Justice of the Peace.*

NORFOLK, ss. Nov. 17, 1891.

Personally appeared Benjamin F. Dyer, President, and N. H. Hunt, P. D. Holbrook, Francis A. Hobart, James T. Stevens and F. Eugene Dyer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLES C. MELLEN, *Justice of the Peace.*

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 23.

SPENCER LEONARD, *President.*

SAMUEL P. GATES, *Treasurer.*

GEORGE M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LAFAYETTE KEITH,

CHARLES K. PRATT,

JAMES C. LEACH,

SAMUEL P. GATES,

HOSEA KINGMAN.

Open for business every business day, 7.30 A.M. to 12.30 P.M.; 1.30 to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$16,000 00	Deposits, . . .	\$417,250 36
Bank stock as per schedule, .	61,909 75	Guaranty fund, .	18,000 00
Loans on bank stock, . . .	6,100 00	Interest account, .	5,374 59
Railroad bonds as per schedule, .	44,000 00	Profit and loss account, . . .	366 27
Loan on railroad stocks, . . .	250 00	Suspense account, .	56 00
Real estate (for banking purposes),	5,450 00		
Loans on real estate,	187,696 00		
Loans on personal security, . .	102,506 62		
Loans to counties, cities or towns (notes),	5,100 00		
Deposit in bank, on interest, .	8,245 37		
Expense account,	72 85		
Cash on hand,	3,716 63		
	<u>\$441,047 22</u>		<u>\$441,047 22</u>

Cash on Deposit in Bank: —

First National Bank, Boston, \$8,245 37

Loans on Bank Stock, amount on each : —

On 50 shares First National Bank, Boston,	\$5,000 00
On 8 shares Plymouth National Bank, Plymouth,	700 00
On 10 shares Brockton National Bank, Brockton,	400 00

Loan on Railroad Stock : —

On 2 shares Old Colony R.R.,	\$250 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	\$5,000	\$5,650 00	\$5,000 00
of Fall River, Mass., 6s,	6,000	7,000 00	6,000 00
of Lewiston, Me, 5s,	5,000	5,750 00	5,000 00
	<u>\$16,000</u>	<u>\$18,400 00</u>	<u>\$16,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Abington N'l Bank, Abington,	\$1,300	\$1,638 00	\$1,300 00
70	Blackstone Nat'l Bank, Boston,	7,000	7,000 00	7,000 00
44	Boylston Nat'l Bank, Boston, .	4,400	5,676 00	5,546 75
10	Faneuil Hall N'l Bank, Boston,	1,000	1,420 00	1,000 00
25	Fourth National Bank, Boston,	2,500	3,100 00	2,500 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
10	Globe National Bank, Boston,	1,000	1,000 00	1,000 00
20	Howard Nat'l Bank, Boston, .	2,000	2,210 00	2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,495 00	1,000 00
20	National Eagle Bank, Boston,	2,000	2,060 00	2,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,810 00	3,000 00
6	Nat'l Security Bank, Boston, .	600	1,200 00	600 00
30	North National Bank, Boston,	3,000	4,177 50	4,320 00
30	N'l B'k of No. America, Boston,	3,000	3,705 00	3,646 00
20	Nat'l Rockland Bank, Boston, .	2,000	3,060 00	2,770 00
24	Shawmut Nat'l Bank, Boston, .	2,400	3,024 00	2,400 00
30	State National Bank, Boston, .	3,000	3,652 50	4,020 00
10	South End Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
10	Washington N'l Bank, Boston,	1,000	1,190 00	1,000 00
25	Blue Hill Nat'l Bank, Milton, .	2,500	2,750 00	2,500 00
36	Bristol Co. N'l Bank, Taunton,	3,600	5,148 00	6,107 00
30	Brockton N'l Bank, Brockton, .	3,000	3,360 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	3,014 00	2,200 00
		<u>\$54,500</u>	<u>\$66,690 00</u>	<u>\$61,909 75</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$1,000	\$1,040 00	\$1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,240 00	3,000 00
Fitchburg R.R. 6s,	5,000	5,300 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
Fitchburg R.R. 4s,	5,000	4,700 00	5,000 00
Old Colony R.R. 6s,	5,000	5,340 00	5,000 00
Old Colony R.R. 4½s,	5,000	5,175 00	5,000 00
Old Colony R.R. 4s,	10,000	10,400 00	10,000 00
Portland and Ogdensburg R.R. 6s, .	5,000	5,600 00	5,000 00
	\$44,000	\$46,045 00	\$44,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$265 79	0 per cent.	\$27,000 00	5½ per cent.	\$1,300 00	7 per cent.
8,245 37	1½ "	217,786 83	6 "	200 00	8 "
36,100 00	5 "	19,000 00	6½ "		

Amount invested in real estate for banking purposes,	\$5,450 00
Estimated value of the same,	5,450 00
Assessed value of the same,	6,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 188	
Aggregate amount of the same,	179,297 99
Total number of loans upon real estate,	151
Amount of investments from which no income is received,	265 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	23,016 05
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,643 82
year ending Oct. 31, 1891, } 2 per cent., {	7,730 75
Number of accounts opened during the year ending Oct. 31, 1891,	203
Number of accounts closed during the year ending Oct. 31, 1891,	124
Total number of open accounts Oct. 31, 1891,	1,482
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,297 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	92,018 84
Number of same,	1,221
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	93,730 92
Number of same,	995
Date of examination by commissioner: May 15.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 16, 1891.

Personally appeared Samuel P. Gates, Treasurer of the Bridgewater Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH TOOKER, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 16, 1891.

Personally appeared Spencer Leonard, President, and Lafayette Keith, Charles K. Pratt, Paul O. Clark, John H. Fairbanks, Geo. M. Hooper and John M. Stetson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH TOOKER, *Justice of the Peace.*

BRIGHTON FIVE CENTS SAVINGS BANK—(WARD 25) BOSTON.

Incorporated March 26, 1861. Present number of corporators, 118.

N. WARREN SANBORN, *President.*

GEO. E. BROCK, *Treasurer.*

GEO. E. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. W. SANBORN,

BENJAMIN M. FISKE,

G. A. FULLER,

P. MOLEY,

W. F. WARREN.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M., and for deposits only, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$11,150 00	Deposits,	\$369,102 48
Bank stock as per schedule, .	44,320 00	Guaranty fund, .	9,500 00
Railroad bonds as per schedule, .	44,000 00	Interest account, .	6,383 26
Real estate by foreclosure, .	13,862 46	Reserve fund, . .	1,119 62
Loans on real estate,	247,823 50		
Loans on personal security, .	20,000 00		
Deposit in bank, on interest, .	3,689 25		
Expense account,	664 38		
Rent account,	159 24		
Cash on hand,	436 53		
	<u>\$386,105 36</u>		<u>\$386,105 36</u>

Cash on Deposit in Bank : —

National Market Bank of Brighton, \$3,689 25

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s,	\$5,000	\$5,150 00	\$5,150 00
City of Lynn 4s,	6,000	6,162 00	6,000 00
	<u>\$11,000</u>	<u>\$11,312 00</u>	<u>\$11,150 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Nat'l Webster Bank, Boston, .	\$4,500	\$4,500 00	\$4,500 00
42	Third National Bank, Boston,	4,200	4,494 00	4,200 00
30	Nat'l Market Bank, Brighton,	3,000	2,880 00	3,000 00
30	Metropolitan N'l B'k, Boston,	3,000	2,711 25	3,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,556 25	2,500 00
25	First N'l Bank, West Newton,	2,500	2,500 00	2,500 00
23	Freeman's N'l Bank, Boston, .	2,300	2,305 75	2,300 00
21	Shawmut Nat'l Bank, Boston,	2,100	2,646 00	2,310 00
19	Everett Nat'l Bank, Boston, .	1,900	2,066 50	1,900 00
18	Old Boston N'l Bank, Boston,	1,800	2,128 50	2,070 00
15	Eliot National Bank, Boston, .	1,500	1,830 00	1,650 00
15	Lincoln Nat'l Bank, Boston, .	1,500	1,638 75	1,575 00
13	Shoe & Leather N'l B'k, Boston,	1,300	1,209 00	1,300 00
12	Blackstone N'l Bank, Boston,	1,200	1,203 00	1,200 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,545 00	1,440 00
10	Columbian N'l Bank, Boston, .	1,000	1,072 50	1,100 00
10	Merchant's N'l Bank, Boston, .	1,000	1,500 00	1,300 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,062 50	1,000 00
10	State National Bank, Boston,	1,000	1,217 50	1,000 00
10	Howard Nat'l Bank, Boston, .	1,000	1,105 00	1,000 00
5	Nat'l Revere Bank, Boston, .	500	531 25	500 00
5	Central Nat'l Bank, Boston, .	500	711 25	500 00
5	First National Bank, Lynn, .	500	650 00	500 00
4	Union Market National Bank, Watertown, .	400	560 00	400 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,860 00	1,575 00
		\$42,900	\$46,484 00	\$44,320 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Ogdensburg R R 6s, .	\$10,000	\$11,500 00	\$10,000 00
Maine Central R R. 7s,	4,000	4,680 80	4,000 00
New York, Prov. & Boston R R. 7s,	3,000	3,675 00	3,000 00
Fitchburg R.R. 7s,	6,000	6,345 00	6,000 00
Fitchburg R R. 5s,	8,000	8,640 00	8,000 00
Boston, Winthrop & Shore R R. 5s, .	3,000	3,291 60	3,000 00
Portland & Kennebec R R. 6s, . .	10,000	10,564 00	10,000 00
	\$44,000	\$48,696 40	\$44,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,689 25	2½ per cent.	\$214,023 50	6 per cent.	\$2,000 00	7 ³ / ₁₀ per cent.
22,000 00	5 “	6,500 00	6½ “	100 00	8 ³ / ₁₀ “
23,200 00	5½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$13,862 46
Assessed value of the same,	15,850 00
Net income received from same during year ending Oct. 31, 1891, . . .	263 92
Number of loans which are of an amount not exceeding \$3,000 each, 111	
Aggregate amount of the same,	166,923 50
Total number of loans upon real estate,	126
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	20,438 57
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	6,421 41
year ending Oct. 31, 1891, } 2 per cent., {	6,506 31
Number of accounts opened during the year ending Oct. 31, 1891, . . .	576
Number of accounts closed during the year ending Oct. 31, 1891, . . .	276
Total number of open accounts Oct. 31, 1891,	1,879
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,209 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	121,032 48
Number of same,	3,087
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	115,466 11
Number of same,	1,499
Date of examination by commissioner: June 30.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 16, 1891.

Personally appeared Geo. E. Brock, Treasurer of the Brighton Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ARTHUR P. FISKE, *Notary Public.*

SUFFOLK, ss.

Nov. 16, 1891.

Personally appeared N. Warren Sanborn, President, and Benj. M. Fiske, F. G. Newhall, W. F. Warren, P. Moley, G. A. Fuller and J. A. Hathaway, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ARTHUR P. FISKE, *Notary Public.*

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 102.

JOSEPH E. WILBAR, *President.*ALFRED C. PLACE, *Treasurer.*ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH E. WILBAR,

WILLIAM H. FOX,

EZRA DAYOL,

SILAS D. PRESBREY,

ZACHEUS SHERMAN.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; Saturday,
9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$855,000 00	Deposits,	\$3,717,017 18
Bank stock as per schedule,	360,500 00	Guaranty fund,	145,000 00
Loan on bank stock,	1,200 00	Interest account,	25,385 84
Railroad bonds as per schedule,	510,000 00	Profit and loss ac-	
Loans on railroad bonds,	75,000 00	count,	11,578 88
Real estate (for banking pur-			
poses),	25,000 00		
Loans on real estate,	1,070,395 00		
Loans on personal security,	850,105 00		
Loans to counties, cities or towns			
(notes),	130,000 00		
Loans on depositors' books,	2,825 00		
Deposits in banks, on interest,	15,384 07		
Expense account,	610 53		
Cash on hand,	2,962 30		
	<u>\$3,898,981 90</u>		<u>\$3,898,981 90</u>

Cash on Deposit in Banks, amount in each:—

Bristol County National Bank, Taunton,	\$8,895 38
Maverick National Bank, Boston,	6,012 98
National Bank of Redemption, Boston,	475 71

Loan on Bank Stock:—

On 5 shares Merchants' National Bank, New Bedford,	} \$1,200 00
On 5 shares First National Bank, New Bedford,	
On 3 shares National Bank of Commerce, New Bedford,	
On 2 shares Mechanics' National Bank, New Bedford,	

Loans on Railroad Bonds, amount on each:—

On \$55,000 Maine Central R.R.,	\$50,000 00
On \$28,000 Concord & Montreal R.R. 4s,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$50,000	\$50,000 00	\$50,000 00
of Brockton, Mass., 4s & 5s, . . .	50,000	51,000 00	50,000 00
of Cleveland, Ohio, 4s, . . .	50,000	50,000 00	50,000 00
of Columbus, Ohio, 4s, . . .	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s, . . .	20,000	20,000 00	20,000 00
of Detroit, Mich., 4s, . . .	50,000	50,000 00	50,000 00
of Dover, N. H., 6s, . . .	10,000	10,500 00	10,000 00
of E. Saginaw, Mich., 5s, . . .	20,000	20,000 00	20,000 00
of Gloucester, Mass., 4s, . . .	25,000	25,000 00	25,000 00
of Lynn, Mass., 4s, . . .	20,000	20,000 00	20,000 00
of Malden, Mass., 4s, . . .	50,000	50,000 00	50,000 00
of New Bedford, Mass., 3½s & 5s, . . .	30,000	30,900 00	30,000 00
of New London, Conn., 4s, . . .	30,000	30,000 00	30,000 00
of Newport, R. I., 4s, . . .	10,000	10,000 00	10,000 00
of Newton, Mass., 4s, . . .	50,000	50,000 00	50,000 00
of Pawtucket, R. I., 4s, . . .	20,000	20,000 00	20,000 00
of Providence, R. I., 5s, . . .	50,000	53,500 00	50,000 00
of Somerville, Mass., 4s, . . .	20,000	20,000 00	20,000 00
of Springfield, Ohio, 4½s, . . .	20,000	20,000 00	20,000 00
of Taunton, Mass., 4s, . . .	100,000	100,000 00	100,000 00
of Worcester, Mass., 3½s, . . .	10,000	10,000 00	10,000 00
Town of Rockland, Mass., 4s, . . .	20,000	20,000 00	20,000 00
City of Chicago, Ill., 4s, . . .	50,000	50,000 00	50,000 00
of Chelsea, Mass., 4s, . . .	50,000	50,000 00	50,000 00
	\$855,000	\$860,900 00	\$855,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Machinists' N'l B'k, Taunton, . .	\$15,000	\$22,500 00	\$21,000 00
100	Bristol Co. N'l B'k, Taunton, . .	10,000	14,000 00	13,000 00
128	Taunton N'l Bank, Taunton, . .	12,800	17,900 00	16,800 00
50	First National Bank, Chelsea, . .	5,000	6,000 00	5,000 00
100	Third Nat'l Bank, Springfield, . .	10,000	18,000 00	17,000 00
100	Atlantic Nat'l Bank, Boston, . .	10,000	13,800 00	10,000 00
100	Atlas National Bank, Boston, . .	10,000	12,000 00	10,000 00
100	Boston Nat'l Bank, Boston, . .	10,000	11,200 00	10,000 00
50	Boylston Nat'l Bank, Boston, . .	5,000	6,400 00	5,000 00
50	Columbian N'l Bank, Boston, . .	5,000	5,200 00	5,000 00
100	Everett Nat'l Bank, Boston, . .	10,000	10,300 00	10,000 00
25	Eliot National Bank, Boston, . .	2,500	3,000 00	2,500 00
35	Faneuil Hall N'l B'k, Boston, . .	3,500	4,900 00	3,500 00
100	First National Bank, Boston, . .	10,000	23,500 00	20,000 00
50	Freeman's Nat'l Bank, Boston, . .	5,000	5,000 00	5,000 00
100	Hamilton Nat'l Bank, Boston, . .	10,000	11,800 00	10,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Howard Nat'l Bank, Boston, .	\$10,000	\$10,900 00	\$10,000 00
100	Metropolitan N'l B'k, Boston,	10,000	9,000 00	10,000 00
150	Merchants' Nat'l Bank, Boston,	15,000	21,900 00	20,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,800 00	5,000 00
100	N'l B'k of the Republic, Boston,	10,000	16,000 00	14,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,700 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	6,100 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,600 00	10,000 00
100	Nat'l Exchange Bank, Boston,	10,000	13,400 00	10,000 00
100	National Eagle Bank, Boston,	10,000	10,300 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,300 00	10,000 00
50	Nat'l Rockland Bank, Boston,	5,000	7,500 00	5,000 00
100	National Union Bank, Boston,	10,000	14,000 00	13,000 00
100	North National Bank, Boston,	10,000	13,600 00	10,000 00
67	People's Nat'l Bank, Boston, .	6,700	10,600 00	9,700 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,200 00	5,000 00
100	State National Bank, Boston,	10,000	12,000 00	10,000 00
100	Second Nat'l Bank, Boston, .	10,000	18,000 00	15,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
100	Washington N'l B'k, Boston, .	10,000	11,700 00	10,000 00
		\$310,500	\$416,100 00	\$360,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$10,000	\$10,400 00	\$10,000 00
Boston, Clinton & Fitchburg R.R. 5s,	50,000	52,500 00	50,000 00
Boston & Lowell R.R. 4s,	50,000	50,000 00	50,000 00
Boston & Maine R.R. 4s,	50,000	50,000 00	50,000 00
Boston & Providence R.R. 4s, . . .	50,000	50,000 00	50,000 00
Boston, Revere Beach & Lynn R.R. 6s,	15,000	15,600 00	15,000 00
Concord & Montreal R.R. 4s, . . .	50,000	50,000 00	50,000 00
Fitchburg R.R. 5s,	40,000	40,800 00	40,000 00
Old Colony R.R. 4s,	100,000	100,000 00	100,000 00
Vermont & Massachusetts R.R. 5s,	20,000	20,600 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
Maine Central R.R. 4½s,	25,000	25,500 00	25,000 00
	\$510,000	\$515,400 00	\$510,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,908 36	2½ per cent.	\$50,000 00	4¾ per cent.	\$156,900 00	5¾ per cent.
60,475 71	3½ "	336,000 00	5 "	922,565 00	6 "
32,000 00	4 "	141,500 00	5½ "	38,000 00	6½ "
20,000 00	4½ "	25,000 00	5¾ "	26,500 00	6½ "
2,500 00	4½ "	318,410 00	5½ "	150 00	7 "

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	30,500 00
Net income received from same during year ending Oct. 31, 1891,	853 00
Number of loans which are of an amount not exceeding \$3,000 each, 820	
Aggregate amount of the same,	614,650 00
Total number of loans upon real estate,	820
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	195,523 62
Times for dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	70,628 43
year ending Oct. 31, 1891, } 2 per cent., {	71,056 65
Number of accounts opened during the year ending Oct. 31, 1891,	1,190
Number of accounts closed during the year ending Oct. 31, 1891,	1,050
Total number of open accounts Oct. 31, 1891,	9,919
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	8,429 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	626,652 72
Number of same,	7,129
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	719,234 06
Number of same,	7,186
Date of examination by commissioner: March 9.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, SS.

Nov. 3, 1891.

Personally appeared Alfred C. Place, Treasurer of the Bristol County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERICK S. HALL, *Justice of the Peace.*

BRISTOL, SS.

Nov. 3, 1891.

Personally appeared Joseph E. Wilbar, President, and William H. Fox, Zacheus Sherman, Silas D. Presbrey, Ezra Davol and Francis L. Morse, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FREDERICK S. HALL, *Justice of the Peace.*

BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 27.

THOMAS SCOTT, *President.*

GILBERT E. HOOD, *Treasurer.*
GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS SCOTT,

WILLIAM P. CLARK,

MORRIS KNOWLES.

A. W. STEARNS,

C. C. CLOSSON,

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$109,000 00	Deposits,	\$1,122,306 11
Bank stock as per schedule, .	134,100 00	Guaranty fund, .	34,150 00
Loans on bank stock, . . .	59,700 00	Interest account, .	14,820 24
Railroad bonds as per schedule,	170,000 00	Profit and loss ac-	
Loans on railroad bonds, . .	76,000 00	count,	26,084 73
Loan on railroad stocks, . .	20,000 00		
Loans on real estate, . . .	354,526 80		
Loans on personal security, .	261,225 00		
Deposit in bank, on interest, .	12,279 97		
Cash on hand,	529 31		
	\$1,197,361 08		\$1,197,361 08

Cash on Deposit in Bank : —

Lawrence National Bank, Lawrence, \$12,279 97

Loans on Bank Stock, amount on each : —

On 5 shares Atlantic National Bank, Boston,

On 3 shares National Hide and Leather Bank, Boston,

On 10 shares National Bank of the Republic, Boston,

On 12 shares National Rockland Bank, Boston,

On 4 shares National Revere Bank, Boston,

On 16 shares Second National Bank, Boston,

On 10 shares Shawmut National Bank, Boston,

On 3 shares Suffolk National Bank, Boston,

On 3 shares City National Bank, Gloucester,

On 24 shares Lawrence National Bank, Lawrence,

\$9,000 00

On 134 shares Bay State National Bank, Lawrence,	\$10,000 00
On 51 shares Pacific National Bank, Lawrence,	4,400 00
On 100 shares Pacific National Bank, Lawrence,	9,300 00
On 40 shares Arlington National Bank, Lawrence,	5,500 00
On 15 shares Pemberton National Bank, Lawrence,	
On 33 shares Arlington National Bank, Lawrence,	4,500 00
On 12 shares Lawrence National Bank, Lawrence,	
On 20 shares Arlington National Bank, Lawrence,	2,000 00
On 150 shares Pemberton National Bank, Lawrence,	15,000 00

Loans on Railroad Bonds, amount on each:—

On \$1,000 Boston & Maine R.R.,	\$1,000 00
On \$28,000 Upper Coos R.R.,	25,000 00
On \$30,000 Concord & Montreal R.R.,	25,000 00
On \$25,000 Concord & Montreal R.R.,	25,000 00

Loan on Railroad Stock:—

On 165 shares Boston & Maine Railroad,	\$20,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Peoria, Ill., 4½s,	\$24,000	\$24,720 00	\$24,000 00
of East Providence, R. I., 4s,	75,000	76,125 00	75,000 00
of Lynn, Mass., 4s,	10,000	10,200 00	10,000 00
	\$109,000	\$111,045 00	\$109,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston, .	\$5,000	\$6,100 00	\$5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	5,175 00	5,000 00
33	Globe National Bank, Boston,	3,300	3,300 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
50	Howard Nat'l Bank, Boston, .	5,000	5,525 00	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,087 50	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,775 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	6,175 00	5,000 00
44	National City Bank, Boston, .	4,400	4,224 00	4,400 00
50	National Eagle Bank, Boston,	5,000	5,150 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,860 00	1,500 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
50	State National Bank, Boston, .	5,000	6,100 00	5,000 00
76	Shawmut Nat'l Bank, Boston,	7,600	9,576 00	7,600 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Shoe & Leather N'l B'k, Boston,	\$10,000	\$9,300 00	\$10,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,600 00	10,000 00
169	Tremont Nat'l Bank, Boston, .	16,900	17,238 00	16,900 00
64	Bay State N'l B'k, Lawrence, .	4,800	8,960 00	6,400 00
140	Lawrence N'l B'k, Lawrence, .	14,000	17,220 00	14,000 00
		\$132,500	\$150,365 50	\$134,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany 5s,	\$10,000	\$10,750 00	\$10,000 00
Fitchburg R.R. 5s,	50,000	52,500 00	50,000 00
Boston & Lowell R.R. 4s, . . .	50,000	50,000 00	50,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,100 00	10,000 00
Boston & Providence R.R. 4s, .	50,000	50,500 00	50,000 00
	\$170,000	\$173,850 00	\$170,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,279 97	3½ per cent.	\$70,000 00	5¼ per cent.	\$179,150 50	6 per cent.
10,000 00	4¾ “	130,200 00	5½ “	503 00	6½ “
25,000 00	4⅞ “	10,000 00	5¾ “	4,748 30	7 “
341,850 00	5 “				

Number of loans which are of an amount not exceeding \$3,000 each, .	200	
Aggregate amount of the same,		\$151,585 00
Total number of loans upon real estate,	218	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		57,881 02
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., { 2½ per cent., {	19,933 25 25,876 42
Number of accounts opened during the year ending Oct. 31, 1891,	687	
Number of accounts closed during the year ending Oct. 31, 1891,	474	
Total number of open accounts Oct. 31, 1891,	2,902	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		3,854 48

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$278,566 44
Number of same,	3,284
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	225,732 48
Number of same,	1,868
Date of examination by commissioner: February 12.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 11, 1891.

Personally appeared Gilbert E. Hood, Treasurer of the Broadway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. L. SHERMAN, *Justice of the Peace.*

Essex, ss.

Nov. 11, 1891.

Personally appeared Thomas Scott, President, and C. C. Closson, Daniel Hardy, Wm. P. Clark, Charles T. Main and Wilbur E. Rowell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. L. SHERMAN, *Justice of the Peace.*

BROCKTON SAVINGS BANK — BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 45.

JOHN JAY WHIPPLE, *President.*
CHARLES C. CROOKER, *Treasurer.*
WILLIAM W. CROSS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS S. PACKARD, JOHN J. WHIPPLE,
BRADFORD E. JONES, ENOS H. REYNOLDS,
GARDNER J. KINGMAN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$194,100 00	Deposits,	\$1,297,193 01
Bank stock as per schedule, .	23,800 00	Guaranty fund, . .	32,000 00
Railroad bonds as per schedule, .	171,000 00	Interest account, . .	1,750 13
Real estate (for banking purposes),	88,000 00	Profit and loss account,	3,660 07
Loans on real estate,	634,355 00	Unsettled mortgage loans,	3,850 00
Loans on personal security,	176,755 00	Real estate income account,	334 40
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks, on interest,	27,135 67		
Expense account,	260 73		
Furniture and fixtures,	15,000 00		
Bank building account,	624 67		
Suspense account,	269 13		
Cash on hand,	5,487 41		
	\$1,338,787 61		\$1,338,787 61

Cash on Deposit in Banks, amount in each :—

Brockton National Bank, Brockton, \$13,633 67
Home National Bank, Brockton, 13,502 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . .	\$1,000	\$1,010 00	\$1,000 00
of Brockton, Mass., 4s, . .	167,400	170,440 00	167,400 00
of Brockton, Mass., 5s, . .	5,700	6,210 00	5,700 00
of Cleveland, Ohio, 6s, . .	5,000	5,450 00	5,000 00
of Cleveland, Ohio, 7s, . .	5,000	5,350 00	5,000 00
District of Columbia 6s, . .	7,000	8,350 00	7,000 00
District of Columbia 7s, . .	3,000	3,770 00	3,000 00
	\$194,100	\$200,580 00	\$194,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	• Estimated Market Value.	Amount Invested.
10	Manuf'rs' Nat'l Bank, Boston,	\$1,000	\$1,017 50	\$1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,235 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,260 00	1,000 00
28	Tremont Nat'l Bank, Boston, .	2,800	2,856 00	2,800 00
50	Brockton Nat'l B'k, Brockton,	5,000	6,250 00	5,000 00
20	Home Nat'l Bank, Brockton, .	2,000	3,000 00	2,000 00
100	Third National Bank, Boston,	10,000	10,600 00	10,000 00
		\$23,800	\$27,218 50	\$23,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$4,000	\$4,365 00	\$4,000 00
Boston & Lowell R.R. 5s, . .	1,000	1,060 00	1,000 00
Boston & Lowell R.R. 6s, . .	17,000	18,400 00	17,000 00
Boston & Lowell R.R. 7s, . .	17,000	18,570 00	17,000 00
Boston & Maine R.R. 4s, . .	20,000	20,530 00	20,000 00
Boston & Maine R.R. 7s, . .	10,000	10,450 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	1,000	1,130 00	1,000 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$11,500	\$11,845 00	\$11,500 00
Fitchburg R R. 5s,	40,000	42,400 00	40,000 00
Newport & Richford R R. 5s,	6,000	6,280 00	6,000 00
Nashua & Rochester R.R. 5s,	4,000	4,090 00	4,000 00
Nashua & Lowell R.R. 6s,	2,000	2,065 00	2,000 00
Maine Central R.R. 6s,	3,000	3,450 00	3,000 00
Old Colony R.R. 6s,	10,000	10,840 00	10,000 00
Old Colony R R. 7s,	10,000	10,570 00	10,000 00
Vermont & Massachusetts R.R. 5s,	9,000	9,765 00	9,000 00
Worcester & Nashua R.R. 5s,	5,500	5,555 00	5,500 00
	\$171,000	\$181,365 00	\$171,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,135 67	2½ per cent.	\$250,050 00	5 per cent.	\$1,700 00	6½ per cent.
2,000 00	4 “	96,000 00	5½ “	600 00	7 “
17,000 00	4½ “	445,760 00	6 “		

Amount invested in real estate for banking purposes, including furniture and fixtures,	\$103,000 00
Estimated value of the same,	103,000 00
Assessed value of the same,	82,250 00
Net income received from same during year ending Oct. 31, 1891,	2,274 06
Number of loans which are of an amount not exceeding \$3,000 each,	345
Aggregate amount of the same,	387,160 00
Total number of loans upon real estate,	365
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	62,823 92
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., } 20,885 28 2 per cent., } 21,805 32
Number of accounts opened during the year ending Oct. 31, 1891,	1,992
Number of accounts closed during the year ending Oct. 31, 1891,	1,220
Total number of open accounts Oct. 31, 1891,	6,461
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,838 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	599,845 72
Number of same,	9,566
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	485,435 32
Number of same,	6,762
Date of examination by commissioner: May 5.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 9, 1891.

Personally appeared Charles C. Crooker, Treasurer of the Brockton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES W. KINGMAN, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 9, 1891.

Personally appeared John Jay Whipple, President, and William W. Cross, Chas. H. Cary, B. E. Jones, Geo. E. Freeman, Ziba C. Keith, Loring W. Puffer and Sewall P. Howard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES W. KINGMAN, *Justice of the Peace.*

BROOKFIELD SAVINGS BANK—BROOKFIELD.

Incorporated April 12, 1872. Present number of corporators, 28.

HENRY D. FALES, *President.*HIRAM P. GERALD, *Treasurer.*
HIRAM P. GERALD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

H. V. CROSBY,GEORGE S. DUELL,
W. TUFTS.

Open for business every business day, 8 A.M. to 12 M. ; 1 to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Real estate by foreclosure,	\$400 00	Deposits,	\$71,373 56
Loans on real estate,	44,470 50	Guaranty fund,	1,832 03
Loans on personal security,	18,146 00	Interest account,	1,320 15
Loans to counties, cities or towns (notes),	10,000 00		
Deposits in banks, on interest,	927 39		
Expense account,	51 50		
Cash on hand,	530 35		
	<hr/>		<hr/>
	\$74,525 74		\$74,525 74

Cash on Deposit in Banks, amount in each :—

First National Bank, Worcester,	\$257 91
Mechanics' National Bank, Worcester,	235 66
City National Bank, Worcester,	357 67
Central National Bank, Worcester,	72 12
Boston Safe Deposit and Trust Company, Boston,	4 03

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$927 39	2 per cent.	\$5,000 00	4½ per cent.	\$5,800 00	5½ per cent.
5,000 00	4 “	7,000 00	5 “	49,816 50	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$400 00
Assessed value of the same,	450 00
Net income received from same during year ending Oct. 31, 1891, . . .	38 00
Number of loans which are of an amount not exceeding \$3,000 each, 108	
Aggregate amount of the same,	72,616 50
Total number of loans upon real estate,	60
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1891,	3,100 21
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	1,462 18
year ending Oct. 31, 1891, } 2 per cent., {	1,371 34
Number of accounts opened during the year ending Oct. 31, 1891, . . .	106
Number of accounts closed during the year ending Oct. 31, 1891, . . .	85
Total number of open accounts Oct. 31, 1891,	538
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	159 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	20,888 27
Number of same,	404
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	25,241 86
Number of same,	538
Date of examination by commissioner: January 26.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 23, 1891.

Personally appeared Hiram P. Gerald, Treasurer of the Brookfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HIRAM E. CAPEN, *Justice of the Peace.*

WORCESTER, ss.

Nov. 23, 1891.

Personally appeared Henry D. Fales, President, and William F. Hayden, Levi Davis, H. P. Gerald, J. W. Livermore and Washington Tufts, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HIRAM E. CAPEN, *Justice of the Peace.*

BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 40.

WILLIAM H. LINCOLN, *President.* WILLIAM E. LINCOLN, *Treasurer.*
WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. H. STEARNS, B. W. NEAL,
THOS. P. RITCHIE, BENJ. F. BAKER,
NATH'L LYFORD, WILLIAM E. LINCOLN.

Open for business Monday and Saturday, 4 to 8 P.M. ; Wednesday, 3 to 5 P.M.

BALANCE SHEET, OCTÖBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$64,024 60	Deposits,	\$609,281 81
Bank stock as per schedule, .	32,646 63	Guaranty fund,	8,943 31
Railroad bonds as per schedule,	25,800 00	Interest account,	4,447 76
Real estate (for banking purposes),	7,231 36		
Loans on real estate,	359,566 50		
Loans on personal security,	96,200 00		
Deposits in banks, on interest, .	34,819 31		
Expense account,	569 08		
Cash on hand,	1,815 40		
	\$622,672 88		\$622,672 88

Cash on Deposit in Banks, amount in each : —

Brookline National Bank, Brookline,	\$27,849 12
Shawmut National Bank, Boston,	6,680 96
Central National Bank, Boston,	289 23

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, .	\$4,000	\$4,680 00	\$4,200 00
of Brookline, Mass., 4½s, .	10,000	10,100 00	10,000 00
of Brookline, Mass., 4s, .	42,000	42,590 00	42,807 10
of Brookline, Mass., 3½s, .	7,000	6,930 00	7,017 50
	\$63,000	\$64,300 00	\$64,024 60

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central Nat'l Bank, Boston, .	\$7,500	\$10,650 00	\$11,400 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,420 00	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,060 00	3,344 13
50	National City Bank, Boston, .	5,000	4,800 00	5,531 25
37	National Revere Bank, Boston,	3,700	3,922 00	4,057 00
12	National Eagle Bank, Boston,	1,200	1,236 00	1,314 25
20	Brookline N'l B'k, Brookline,	2,000	2,400 00	2,000 00
		\$25,400	\$29,488 00	\$32,646 63

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$9,700 00	\$10,000 00
Fitchburg R.R. 5s,	15,000	16,000 00	15,800 00
	\$25,000	\$25,700 00	\$25,800 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$34,819 31	2½ per cent.	\$318,816 50	5 per cent.	\$27,100 00	6 per cent.
21,300 00	4½ "	88,300 00	5½ "	250 00	7 "

Amount invested in real estate for banking purposes,	\$7,231 36
Estimated value of the same,	7,500 00
Assessed value of the same,	6,100 00
Net income received from same during year ending Oct. 31, 1891, . .	240 00
Number of loans which are of an amount not exceeding \$3,000 each, 70	
Aggregate amount of the same,	94,350 00
Total number of loans upon real estate,	113
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	26,126 55
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	9,628 93
year ending Oct. 31, 1891, } 2 per cent., {	10,300 00

Number of accounts opened during the year ending Oct. 31, 1891,	. 982
Number of accounts closed during the year ending Oct. 31, 1891,	. 390
Total number of open accounts Oct. 31, 1891,	. . . . . 3,676
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	. . . . . \$2,608 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	. . . . . 219,521 64
Number of same,	. . . . . 6,286
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	. . . . . 157,611 45
Number of same,	. . . . . 2,386
Date of examination by commissioner: May 7.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 17, 1891.

Personally appeared William E. Lincoln, Treasurer of the Brookline Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ALBERT L. LINCOLN, Jr., *Justice of the Peace.*

SUFFOLK, ss. Nov. 17, 1891.

Personally appeared William H. Lincoln, President, and Cadwallader Curry, James P. Stearns and William Lincoln, and in Norfolk, ss., on the same day, Horace James and Benjamin F. Baker, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ALBERT L. LINCOLN, Jr., *Justice of the Peace.*

CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 43.

CHARLES W. SEVER, *President.*

OSCAR F. ALLEN, *Treasurer.*

JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ANDREW S. WAITT,

CHAS. W. SEVER,

WILLIAM KIMBALL,

JOS. R. PETTINGILL,

EDWIN DRESSER,

JOHN T. G. NICHOLS,

EDWARD R. COGSWELL.

Open for business every business day, 8 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$277,000 00	Deposits,	\$2,860,128 53
Bank stock as per schedule, .	259,401 85	Guaranty fund, .	84,200 00
Loans on bank stock, . . .	52,250 00	Interest account, .	43,180 36
Railroad bonds as per schedule, .	245,500 00	Profit and loss account,	36,032 23
Loans on railroad bonds, . .	5,800 00	Unsettled mortgage, .	512 50
Real estate by foreclosure, .	14,738 34		
Loans on real estate,	1,408,163 00		
Loans on personal security, .	707,748 72		
Loans on depositors' books, .	325 00		
Deposits in banks, on interest, .	46,218 14		
Expense account,	1,841 04		
Insurance,	57 70		
Cash on hand,	5,009 83		
	<u>\$3,024,053 62</u>		<u>\$3,024,053 62</u>

Cash on Deposit in Banks, amount in each :—

Charles River National Bank, Cambridge,	\$16,860 34
Maverick National Bank, Boston,	4,357 80
National City Bank, Cambridge,	25,000 00

Loans on Bank Stock, amount on each :—

On 500 shares Maverick National Bank, Boston,	\$50,000 00
On 20 shares Fanenil Hall National Bank, Boston,	} 2,000 00
On 2 shares Charles River National Bank, Cambridge,	
On 3 shares Third National Bank, Springfield,	250 00

Loans on Railroad Bonds, amount on each :—

On \$1,000 Old Colony R.R.,	\$800 00
On \$5,000 Fitchburg R.R.,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . .	\$2,000	\$2,300 00	\$2,000 00
of Boston, Mass., 6s, . .	20,000	20,800 00	20,000 00
of Cambridge, Mass., 6s, . .	10,000	11,700 00	10,000 00
of Fall River, Mass., 6s, . .	21,000	25,300 00	21,000 00
of Providence, R. I., 5s, . .	22,000	24,000 00	22,000 00
of Springfield, Mass., 7s, . .	1,000	1,200 00	1,000 00
Town of Westborough, Mass., 5s, .	14,000	16,100 00	14,000 00
Commonwealth of Massachusetts 5s,	4,000	4,100 00	4,000 00
Town of Brookline, Mass., 4s, . .	41,000	41,200 00	41,000 00
City of Chicago, Ill., 6s, . .	5,000	5,500 00	5,000 00
of Chicago, Ill., 7s, . .	16,000	18,000 00	16,000 00
of Cleveland, Ohio, 5s, . .	9,000	9,700 00	9,000 00
of Cleveland, Ohio, 6s, . .	7,000	7,500 00	7,000 00
of Cleveland, Ohio, 7s, . .	3,000	3,200 00	3,000 00
of Fort Wayne, Ind., 6s, . .	1,000	1,100 00	1,000 00
Town of Marshfield, Mass., 4s, . .	55,000	55,500 00	55,000 00
of Medford, Mass., 4s, . .	13,000	13,100 00	13,000 00
City of Saginaw, Mich., 4½s, . .	25,000	26,300 00	25,000 00
of Saginaw, Mich., 5s, . .	1,000	1,100 00	1,000 00
of Waltham, Mass., 4s, . .	7,000	7,100 00	7,000 00
	\$277,000	\$294,800 00	\$277,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston, .	\$15,900	\$19,239 00	\$19,054 25
265	Boston National Bank, Boston,	26,500	29,680 00	29,134 37
18	Continental N'l Bank, Boston,	1,800	2,340 00	2,203 25
107	Eliot National Bank, Boston, .	10,700	13,054 00	12,489 12
42	Faneuil Hall N'l Bank, Boston,	4,200	5,964 00	5,484 75
9	Freeman's Nat'l Bank, Boston,	900	900 00	997 25
69	Globe National Bank, Boston,	6,900	6,900 00	8,919 26
93	Hamilton Nat'l Bank, Boston,	9,300	11,160 00	11,590 00
114	Howard Nat'l Bank, Boston,	11,400	12,540 00	12,831 49
58	Market National Bank, Boston,	5,800	5,800 00	6,280 63
134	Merchants' N'l Bank, Boston,	13,400	20,100 00	18,207 25
10	Shawmut Nat'l Bank, Boston,	1,000	1,260 00	1,206 25
50	State National Bank, Boston,	5,000	6,050 00	5,481 25
145	Suffolk National Bank, Boston,	14,500	15,370 00	17,836 50
200	Third National Bank, Boston,	20,000	21,200 00	19,781 12
117	Tremont Nat'l Bank, Boston, .	11,700	11,934 00	14,003 25
125	N'l Bank of Commerce, Boston,	12,500	15,875 00	15,309 99
11	Nat'l Exchange Bank, Boston,	1,100	1,496 00	1,575 75
11	National Eagle Bank, Boston,	1,100	1,133 00	1,241 88
28	N'l Hide & Leather B'k, Boston,	2,800	3,472 00	3,144 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
146	Nat'l Revere Bank, Boston, .	\$14,600	\$15,476 00	\$17,499 99
30	Nat'l Rockland Bank, Boston,	3,000	4,590 00	4,625 25
5	Nat'l Union Bank, Boston, .	500	700 00	719 00
25	Charles River National Bank, Cambridge,	2,500	3,875 00	2,526 00
46	Newton Nat'l Bank, Newton, .	4,600	4,140 00	5,880 00
50	Naumkeag Nat'l Bank, Salem,	5,000	7,700 00	7,800 00
60	First Nat'l Bank, New Bedford,	6,000	9,300 00	7,420 00
50	National Bank of Commerce, New Bedford,	5,000	4,950 00	6,160 00
		\$217,700	\$256,198 00	\$259,401 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . .	\$4,000	\$4,000 00	\$4,000 00
Lowell & Andover R.R. 6s, . .	1,000	1,000 00	1,000 00
Fitchburg R.R. 4½s,	50,000	50,500 00	50,000 00
Fitchburg R.R. 5s,	125,000	134,000 00	125,000 00
Boston & Lowell R.R. 5s, . .	3,000	3,100 00	3,000 00
Boston & Lowell R.R. 5s, . .	4,000	4,300 00	4,000 00
Lowell & Lawrence R.R. 6s, . .	6,000	6,700 00	6,000 00
Maine Central R.R. 4½s, . . .	25,000	26,700 00	25,000 00
Maine Central R.R. 7s,	16,500	22,600 00	16,500 00
Portland & Ogdensburg R.R. 6s, .	9,000	10,300 00	9,000 00
Vermont and Massachusetts R.R. 5s,	2,000	2,100 00	2,000 00
	\$245,500	\$265,300 00	\$245,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,453 72	0 per cent.	\$898,195 00	5 per cent.	\$503,926 00	6 per cent.
46,218 14	2½ "	37,000 00	5½ "	29,175 00	6½ "
55,950 00	4 "	237,737 00	5½ "	27,350 00	7 "
62,500 00	4½ "	20,000 00	5¾ "	1,000 00	7½ "
298,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$14,738 34
Assessed value of the same,	21,900 00
Number of loans which are of an amount not exceeding \$3,000 each,	332
Aggregate amount of the same,	419,498 00
Total number of loans upon real estate,	429
Amount of investments from which no income is received,	3,453 72
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	145,560 71
Times for the dividends fixed by the by-laws: fourth Thursday in January and July.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	<div><div>2 per cent.,</div><div>51,656 20</div></div>
	<div><div>2 per cent.,</div><div>53,251 74</div></div>
Number of accounts opened during the year ending Oct. 31, 1891,	1,190
Number of accounts closed during the year ending Oct. 31, 1891,	829
Total number of open accounts Oct. 31, 1891,	8,219
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	5,972 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	587,751 53
Number of same,	9,338
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	552,504 32
Number of same,	7,597
Date of examination by commissioner: April 7.	

MIDDLESEX, ss.

COMMONWEALTH OF MASSACHUSETTS.

Nov. 11, 1891.

Personally appeared Oscar F. Allen, Treasurer of the Cambridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM B. DURANT, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 11, 1891.

Personally appeared Charles W. Sever, President, and James H. Wyeth, Stephen W. Driver, John Wilson, Franklin Perrin and John H. Hubbard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM B. DURANT, *Justice of the Peace.*

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 16.

JOSEPH A. HOLMES, *President.*

HENRY W. BULLARD, *Treasurer.*

J. F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH A. HOLMES, DANIEL U. CHAMBERLIN,
BENJAMIN R. TILTON.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,556,618 90	Deposits,	\$3,332,209 29
Bank stock as per schedule, .	106,925 00	Guaranty fund,	125,000 00
Railroad bonds as per schedule, .	276,000 00	Interest account,	39,113 66
Real estate by foreclosure, .	23,000 00		
Loans on real estate,	1,165,234 14		
Loans on personal security, . .	251,900 00		
Loans to counties, cities or towns (notes),	75,000 00		
Deposits in banks, on interest, .	39,000 00		
Expense account,	1,361 88		
Cash on hand,	1,283 03		
	<hr/>		<hr/>
	\$3,496,322 95		\$3,496,322 95

Cash on Deposit in Banks, amount in each : —

First National Bank, Cambridgeport,	\$13,000 00
Cambridgeport National Bank, Cambridgeport,	13,000 00
National City Bank, Cambridgeport,	13,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$45,118 90	\$48,804 84	\$45,118 90
of Boston, Mass, 6s, . . .	39,000 00	41,400 00	39,000 00
of Cambridge, Mass, 6s, . . .	18,000 00	19,022 50	18,000 00
of Cambridge, Mass, 4s, . . .	195,000 00	197,125 00	195,000 00
of Cleveland, Ohio, 6s, . . .	12,000 00	12,910 00	12,000 00
of Cleveland, Ohio, 7s, . . .	25,000 00	26,162 50	25,000 00
of Cleveland, Ohio, 3.65s, . . .	7,000 00	6,720 00	7,000 00
of Cleveland, Ohio, 4s, . . .	14,000 00	14,000 00	14,000 00
of Chicago, Ill, 7s, . . .	25,000 00	26,802 50	25,000 00
of Columbus, Ohio, 4s, . . .	40,000 00	40,000 00	*40,000 00
of Dayton, Ohio, 4s, . . .	50,000 00	50,000 00	50,000 00
of Grand Rapids, Mich., 4s, . . .	19,000 00	19,000 00	19,000 00
of Grand Rapids, Mich., 8s, . . .	5,000 00	5,600 00	5,000 00
of Lawrence, Mass, 4s, . . .	58,000 00	58,290 00	58,000 00
of Middletown, Conn., 4s, . . .	25,000 00	25,000 00	25,000 00
of New Bedford, Mass., 5s, . . .	5,000 00	5,450 00	5,000 00
of New Britain, Conn., 4s, . . .	5,000 00	5,000 00	5,000 00
of Newton, Mass, 4s, . . .	13,000 00	13,000 00	13,000 00
of Newton, Mass., 6s, . . .	3,000 00	3,660 00	3,000 00
of Pawtucket, R. I., 4s, . . .	100,000 00	101,500 00	100,000 00
of Peoria, Ill., 4½s, . . .	50,000 00	51,500 00	50,000 00
of Reading, Penn., 4s, . . .	55,000 00	55,000 00	55,000 00
of Springfield, Mass, 7s, . . .	15,000 00	17,550 00	15,000 00
of Springfield, Ohio, 4½s, . . .	50,000 00	51,000 00	50,000 00
of Taunton, Mass, 4s, . . .	35,500 00	35,500 00	35,500 00
of Worcester, Mass., 4s, . . .	50,000 00	50,000 00	50,000 00
of Worcester, Mass., 5s, . . .	20,000 00	22,350 00	20,000 00
District of Columbia 6s, . . .	10,000 00	10,100 00	10,000 00
Town of Beverly, Mass., 4s, . . .	72,000 00	73,440 00	72,000 00
of East Providence, R.I., 4s, . . .	50,000 00	50,500 00	50,000 00
of Kingston, Mass., 4s, . . .	32,000 00	32,240 00	32,000 00
of Maynard, Mass., 4s, . . .	40,000 00	40,600 00	40,000 00
of Rockland, Mass., 4s, . . .	54,000 00	54,270 00	54,000 00
of So. Abington, Mass, 4s, . . .	19,000 00	19,190 00	19,000 00
of Waltham, Mass., 4s, . . .	7,000 00	7,000 00	7,000 00
of Weymouth, Mass., 4s, . . .	31,000 00	31,465 00	31,000 00
of Woonsocket, R. I., 4s, . . .	50,000 00	50,250 00	50,000 00
City of Dayton, Ohio, 6s, . . .	40,000 00	44,400 00	40,000 00
of Fall River, Mass., 4½s, . . .	40,000 00	41,800 00	40,000 00
of Providence, R. I., 5s, . . .	100,000 00	116,000 00	100,000 00
of Pawtucket, R. I., 6s, . . .	20,000 00	21,200 00	20,000 00
of Somerville, Mass., 4s, . . .	13,000 00	13,000 00	13,000 00
	\$1,556,618 90	\$1,607,802 34	\$1,556,618 90

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Blackstone Nat'l Bank, Boston,	\$5,000	\$5,000 00	\$5,000 00
40	Eliot National Bank, Boston, .	4,000	4,880 00	4,000 00
50	Globe National Bank, Boston,	5,000	5,012 50	5,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	12,000 00	10,000 00
56	N'l B'k of Commerce, Boston,	5,600	7,154 00	5,600 00
206	National Union Bank, Boston,	20,600	28,891 50	20,600 00
150	Suffolk National Bank, Boston,	15,000	15,937 50	15,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,225 00	10,000 00
50	Washington N'l Bank, Boston,	5,000	5,925 00	5,000 00
75	Nat'l Webster Bank, Boston, .	7,500	7,500 00	7,500 00
100	First Nat'l Bank, Cambridge,	10,000	18,000 00	13,825 00
40	Cambridgeport Nat'l Bank, Cambridge,	4,000	5,600 00	4,000 00
14	Nat'l City Bank, Cambridge, .	1,400	2,450 00	1,400 00
		\$103,100	\$128,575 50	\$106,925 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$63,000	\$63,315 00	\$63,000 00
Fitchburg R.R. 7s,	6,000	6,300 00	6,000 00
Fitchburg R.R. 5s,	22,000	23,070 00	22,000 00
Fitchburg R.R. 4s,	50,000	48,000 00	50,000 00
Old Colony R.R. 7s,	16,000	16,960 00	16,000 00
Old Colony R.R. 4s,	50,000	50,000 00	50,000 00
Old Colony R.R. 6s,	4,000	4,380 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	60,000	63,600 00	60,000 00
Boston & Providence R.R. 7s, . . .	5,000	5,200 00	5,000 00
	\$276,000	\$280,825 00	\$276,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,000 00	2 per cent.	\$75,000 00	4½ per cent.	\$166,504 81	6 per cent.
50,000 00	3½ " "	1,136,779 33	5 " "	4,550 00	6½ " "
39,500 00	4 " "	18,850 00	5½ " "	950 00	7½ " "

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$23,000 00
Assessed value of the same,	31,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	399
Aggregate amount of the same,	539,179 33
Total number of loans upon real estate,	485
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	183,696 22
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	61,793 46
year ending Oct. 31, 1891, } 2 per cent., {	63,209 48
Number of accounts opened during the year ending Oct. 31, 1891,	1,269
Number of accounts closed during the year ending Oct. 31, 1891,	787
Total number of open accounts Oct. 31, 1891,	9,909
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	5,475 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	618,331 70
Number of same,	10,114
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	659,321 64
Number of same,	7,648
Date of examination by commissioner: March 27.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Henry W. Bullard, Treasurer of the Cambridgeport Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES G. POPE, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Joseph A. Holmes, President, and Daniel U. Chamberlin, Henry Endicott, Willard A. Bullard, Asa P. Morse, Dana W. Hyde and Benj. R. Tilton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. G. POPE, *Justice of the Peace.*

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 4, 1835. Present number of corporators, 27.

CHARLES ENDICOTT, *President.*

NATH'L W. DUNBAR, *Treasurer.*

NATH'L W. DUNBAR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES S. SHEPARD,

FRANCIS D. DUNBAR,

WILLIS S. SHEPARD,

NATH'L W. DUNBAR,

WM. O. CHAPMAN.

Open for business every business day, 8 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$114,100 00	Deposits,	\$600,203 10
Bank stock as per schedule, .	52,725 00	Guaranty fund, .	23,000 00
Railroad bonds as per schedule, .	30,500 00	Interest account, .	1,716 45
Real estate by foreclosure, .	820 00	Profit and loss ac-	
Loans on real estate,	289,830 00	count,	5,991 51
Loans on personal security, .	91,783 75		
Loans to counties, cities or towns			
(notes),	31,226 00		
Deposit in bank, on interest, .	19,500 00		
Cash on hand,	426 31		
	\$630,911 06		\$630,911 06

Cash on Deposit in Bank : —

Neponset National Bank, Canton, \$19,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampden, Mass., 3s, .	\$10,000	\$9,600 00	\$9,600 00
City of Providence, R. I., 5s, .	10,000	11,300 00	10,000 00
of Taunton, Mass., 4s, .	10,000	10,000 00	10,000 00
of Lawrence, Mass., 4s, .	15,000	15,000 00	15,000 00
of Waltham, Mass., 4s, .	8,000	8,000 00	8,000 00
of Lynn, Mass., 3½s, .	13,500	13,500 00	13,500 00
of New Bedford, Mass., 3½s, .	10,000	10,000 00	10,000 00
Town of Norwood, Mass., 4s, .	10,000	10,000 00	10,000 00
of Canton, Mass., 4s, .	28,000	28,000 00	28,000 00
	\$114,500	\$115,400 00	\$114,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$3,037 50	\$2,500 00
25	Blackstone N'l Bank, Boston, .	2,500	2,500 00	2,500 00
25	Central Nat'l Bank, Boston, .	2,500	3,550 00	2,500 00
40	Freeman's Nat'l Bank, Boston, .	4,000	4,000 00	4,000 00
33	Globe National Bank, Boston, .	3,300	3,300 00	3,300 00
50	Market Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
50	N'l B'k of No. America, Boston, .	5,000	6,175 00	5,000 00
25	Nat'l Eagle Bank, Boston, .	2,500	2,575 00	2,500 00
25	Nat'l Webster Bank, Boston, .	2,500	2,500 00	2,500 00
17	North National Bank, Boston, .	1,700	2,363 00	1,700 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,325 00	2,500 00
126	Neponset Nat'l Bank, Canton, .	12,600	15,650 00	13,725 00
50	Dedham Nat'l Bank, Dedham, .	5,000	5,500 00	5,000 00
		\$51,600	\$58,475 50	\$52,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$5,000	\$5,100 00	\$5,000 00
Eastern R.R. 6s,	5,500	6,682 50	5,500 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
	\$30,500	\$31,782 50	\$30,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,500 00	2 per cent.	\$143,675 00	5 per cent.	\$226,438 75	6 per cent.
31,226 00	4 " "	11,500 00	5½ " "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$820 00
Assessed value of the same,	750 00
Number of loans which are of an amount not exceeding \$3,000 each, 205	
Aggregate amount of the same,	185,538 75
Total number of loans upon real estate,	217
Amount of investments from which no income is received,	600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	31,372 29
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	13,926 89
year ending Oct. 31, 1891, } 2 per cent., {	11,276 89
Number of accounts opened during the year ending Oct. 31, 1891,	312
Number of accounts closed during the year ending Oct. 31, 1891,	249
Total number of open accounts Oct. 31, 1891,	2,169
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,338 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	107,962 33
Number of same,	1,464
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	114,317 29
Number of same,	1,070
Date of examination by commissioner: May 12.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 9, 1891.

Personally appeared Nath'l W. Dunbar, Treasurer of the Canton Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS E. GROVER, *Justice of the Peace.*

NORFOLK, ss.

Nov. 9, 1891.

Personally appeared Charles Endicott, President, and Henry F. Buswell, Charles H. French, W. O. Chapman, Edw. R. Eager and Jas. S. Shepard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. W. DUNBAR, *Justice of the Peace.*

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 44.

SAMUEL A. STACY, *President.*

GEORGE J. MARSH, *Treasurer.*

DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT R. FEARS,

SYLVESTER CUNNINGHAM,

JOHN E. SOMES,

JOHN CORLISS,

GEORGE J. MARSH.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; during August, close at 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$25,000 00	Deposits,	\$2,601,075 61
Loan on public funds,	1,000 00	Guaranty fund, . .	125,000 00
Bank stock as per schedule, .	244,400 00	Interest account, .	28,992 33
Loan on bank stock,	23,000 00	Profit and loss account,	4,987 50
Railroad bonds as per schedule, .	31,875 00	Surplus,	75,377 61
Real estate (for banking purposes),	1,000 00	Taxes,	4,307 62
Real estate by foreclosure,	2,877 96	Due on mortgages, .	3,937 77
Loans on real estate,	1,569,294 00		
Loans on personal security,	925,259 00		
Loans to counties, cities or towns (notes),	10,300 00		
Deposit in bank, on interest,	5,221 64		
Deposit in bank, not on interest,	1,287 21		
Expense account,	159 02		
Miscellaneous account,	10 50		
Cash on hand,	2,994 11		
	<u>\$2,843,678 44</u>		<u>\$2,843,678 44</u>

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston,	\$5,221 64
Gloucester National Bank, Gloucester,	1,287 21

Loan on Public Funds:—

On \$1,000 Cambridge, Mass., 6s,	\$1,000 00
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Loan on Bank Stock:—

On 230 shares City National Bank, Gloucester,	\$23,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, .	\$5,000	\$5,300 00	\$5,000 00
City of Cambridge, Mass., 6s, .	10,000	10,200 00	10,000 00
of Lawrence, Mass., 6s, .	5,000	5,100 00	5,000 00
of Northampton, Mass., 6s, .	5,000	5,000 00	5,000 00
	\$25,000	\$25,600 00	\$25,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,900 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,900 00	10,000 00
112	Blackstone N'l Bank, Boston, .	11,200	11,088 00	11,200 00
95	Central Nat'l Bank, Boston, .	9,500	13,300 00	9,500 00
50	National City Bank, Boston, .	5,000	4,850 00	5,000 00
100	N'l B'k of the Commonwealth, Boston, .	10,000	18,200 00	10,000 00
100	N'l B'k of Commerce, Boston, .	10,000	12,600 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	10,300 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	3,060 00	3,000 00
50	Nat'l Exchange Bank, Boston, .	5,000	6,750 00	5,000 00
100	Freeman's N'l Bank, Boston, .	10,000	9,700 00	9,000 00
50	Globe National Bank, Boston, .	5,000	4,850 00	4,500 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,850 00	5,000 00
70	Howard Nat'l Bank, Boston, .	7,000	7,560 00	7,000 00
200	Merchant's N'l Bank, Boston, .	20,000	29,600 00	20,000 00
50	New England N'l B'k, Boston, .	5,000	8,100 00	5,000 00
100	North National Bank, Boston, .	10,000	13,700 00	10,000 00
100	N'l B'k of No. America, Boston, .	10,000	12,600 00	10,000 00
25	Old Boston N'l Bank, Boston, .	2,500	2,925 00	2,500 00
166	N'l B'k of Redemption, Boston, .	16,600	20,584 00	16,600 00
150	N'l B'k of the Republic, Boston, .	15,000	24,300 00	15,000 00
50	Second Nat'l Bank, Boston, .	5,000	9,150 00	5,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	12,700 00	10,000 00
50	State National Bank, Boston, .	5,000	6,050 00	5,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,950 00	5,000 00
100	City Nat'l Bank, Gloucester, .	10,000	15,000 00	10,000 00
61	Cape Ann N'l B'k, Gloucester, .	6,100	8,540 00	6,100 00
50	Gloucester N'l B'k, Gloucester, .	5,000	6,500 00	5,000 00
100	Rockport N'l B'k, Rockport, .	10,000	12,500 00	10,000 00
		\$245,900	\$321,107 00	\$244,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$42,500	\$51,000 00	\$31,875 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,221 64	2½ per cent.	\$85,700 00	5½ per cent.	\$87,530 00	6½ per cent.
10,300 00	4 “	2,033,723 00	6 “	39,900 00	7 “
271,700 00	5 “				

Amount invested in real estate for banking purposes,	\$1,000 00
Estimated value of the same,	7,000 00
Assessed value of the same,	8,200 00
Net income received from same during year ending Oct. 31, 1891, . . .	93 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	2,877 96
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	304 26
Number of loans which are of an amount not exceeding \$3,000 each, 822	
Aggregate amount of the same,	700,716 00
Total number of loans upon real estate,	883
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	151,802 82
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	56,667 93
year ending Oct. 31, 1891, } 2½ per cent., {	59,472 41
Number of accounts opened during the year ending Oct. 31, 1891, . . .	1,537
Number of accounts closed during the year ending Oct. 31, 1891, . . .	986
Total number of open accounts Oct. 31, 1891,	8,315
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	6,349 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	541,181 56
Number of same,	7,441
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	421,245 36
Number of same,	5,615
Date of examination by commissioner: August 13.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 11, 1891.

Personally appeared George J. Marsh, Treasurer of the Cape Ann Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DANIEL T. BABSON, *Justice of the Peace.*

Essex, ss.

Nov. 11, 1891.

Personally appeared Samuel A. Stacy, President, and John E. Somes, Robert R. Fears, Henry Center, Allan Rogers, and John Corliss, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

DANIEL T. BABSON, *Justice of the Peace.*

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 70.

LEVI ELDRIDGE, *President.*
AUGUSTUS C. SNOW, *Clerk of the Corporation.*

AUGUSTUS C. SNOW, *Treasurer.*

Names of committee charged with the investment of its funds :

LEVI ELDRIDGE,
ELEAZER K. CROWELL,
ALEXANDER T. NEWCOMB.

LUTHER FISK,
GODFREY HOPKINS,

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Loan on public funds,	\$12,000 00	Deposits,	\$560,356 63
Bank stock as per schedule,	59,454 75	Guaranty fund,	14,500 00
Loans on bank stock,	36,160 00	Profit and loss ac-	
Railroad bonds as per schedule,	86,673 00	count,	3,105 39
Loan on railroad bonds,	4,500 00		
Loan on railroad stocks,	9,000 00		
Real estate (for banking pur-			
poses),	1,250 00		
Real estate by foreclosure,	7,399 89		
Loans on real estate,	137,784 54		
Loans on personal security,	192,472 14		
Loans to counties, cities or towns			
(notes),	12,900 00		
Deposit in bank, on interest,	11,500 00		
Real estate to secure indebted-			
ness,	2,846 44		
Cash on hand,	4,021 26		
	\$577,962 02		\$577,962 02

Cash on Deposit in Bank :—

Cape Cod National Bank, Harwich, \$11,500 00

Loan on Public Funds :—

On \$13,000 Cleveland, Ohio, 5s, } \$12,000 00

On \$500 Sioux City, Iowa, 6s, }

Loans on Bank Stock, amount on each :—

On 125 shares Traders' National Bank, Boston, \$10,000 00

On 50 shares Fourth National Bank, Boston, }

On 40 shares Northfield National Bank, Northfield, Vt., } 9,000 00

On 25 shares Welden National Bank, St. Albans, Vt., }

On 100 shares Broadway National Bank, Boston, 8,000 00

On 50 shares Fourth National Bank, Boston, 4,000 00

On 50 shares Broadway National Bank, Boston,	\$4,000 00
On 9 shares Cape Cod National Bank, Harwich,	500 00
On 5 shares Cape Cod National Bank, Harwich,	500 00
On 3 shares Cape Cod National Bank, Harwich,	160 00

Loan on Railroad Bonds:—

On \$5,000 Concord & Montreal R.R. 4s,	\$4,500 00
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Loan on Railroad Stock:—

On 73 shares Boston & Maine Railroad,	\$9,000 00
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Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	Cape Cod N'l Bank, Harwich,	\$5,700	\$7,695 00	\$7,866 00
42	First Nat'l Bank, Yarmouth, .	4,200	5,880 00	5,523 00
48	State National Bank, Boston, .	4,800	5,844 00	5,676 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,418 00	5,031 00
40	Everett Nat'l Bank, Boston, .	4,000	4,140 00	3,800 00
31	N'l B'k of Commerce, Boston,	3,100	3,960 25	3,674 50
30	National Revere Bank, Boston,	3,000	3,187 50	3,630 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,720 00	3,450 00
27	Blackstone N'l Bank, Boston, .	2,700	2,700 00	2,916 00
26	Nat'l Exchange Bank, Boston,	2,600	3,555 50	3,029 00
25	Fourth National Bank, Boston,	2,500	2,850 00	2,756 25
24	Suffolk National Bank, Boston,	2,400	2,550 00	2,730 00
20	Tremont Nat'l Bank, Boston, .	2,000	2,045 00	2,275 00
16	N'l B'k of No. America, Boston,	1,600	1,976 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,400 00	1,980 00
13	Nat'l Bank of the Common- wealth, Boston,	1,300	2,408 25	1,521 00
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,050 00
7	Faneuil Hall N'l B'k, Boston,	700	996 00	931 00
		\$50,400	\$62,325 50	\$59,454 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$21,000	\$21,630 00	\$22,480 00
Fitchburg R.R. 5s,	20,000	21,333 00	20,641 00
Boston & Lowell R.R. 4s,	10,000	10,000 00	} 16,366 00
Boston & Lowell R.R. 5s,	5,000	5,300 00	
Boston & Lowell R.R. 6s,	1,000	1,082 50	
Boston & Maine R.R. 7s,	10,000	10,425 00	10,701 00
Vermont & Massachusetts R.R. 5s,	10,000	10,800 00	10,794 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,750 00	5,691 00
	\$82,000	\$86,320 50	\$86,673 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,500 00	2½ per cent.	\$15,000 00	5½ per cent.	\$80,564 34	6 per cent.
4,500 00	4 “	24,000 00	5¼ “	6,926 00	6½ “
38,000 00	4¾ “	15,000 00	5¾ “	63,526 95	7 “
98,449 39	5 “	58,850 00	5½ “		

Amount invested in real estate for banking purposes,	\$1,250 00
Estimated value of the same,	1,250 00
Assessed value of the same,	1,200 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,246 33
Assessed value of the same,	12,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	186 54
Number of loans which are of an amount not exceeding \$3,000 each, 364	
Aggregate amount of the same,	142,679 40
Total number of loans upon real estate,	301
Amount of investments from which no income is received,	10,246 33
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	26,193 80
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	10,219 68
year ending Oct. 31, 1891, } 2 per cent., {	10,436 64
Number of accounts opened during the year ending Oct. 31, 1891, . . .	323
Number of accounts closed during the year ending Oct. 31, 1891, . . .	199
Total number of open accounts Oct. 31, 1891,	2,599
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,023 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	125,429 26
Number of same,	1,325
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	104,189 10
Number of same,	1,097
Date of examination by commissioner: June 29.	

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss.

Nov. 6, 1891.

Personally appeared Augustus C. Snow, Treasurer of the Cape Cod Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALPHONSO L. WEEKES, *Justice of the Peace.*

BARNSTABLE, ss.

Nov. 6, 1891.

Personally appeared Levi Eldridge, President, and Luther Fisk, Godfrey Hopkins, Eleazer K. Crowell, Alexander T. Newcomb, Clement Kendrick and Edw. E. Crowell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALPHONSO L. WEEKES, *Justice of the Peace.*

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Present number of corporators, 65.

OLIVER H. MOULTON, *President.*

SAMUEL A. CHASE, *Treasurer.*

SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL SWAN,

ARTHUR G. POLLARD,

JOHN S. JAKUES,

AMASA PRATT,

HENRY C. CHURCH,

SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M.; and on Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$24,000 00	Deposits,	\$2,260,306 76
Bank stock as per schedule, .	222,100 00	Guaranty fund, . .	75,000 00
Loans on bank stock,	4,600 00	Profit and loss account,	96,415 88
Railroad bonds as per schedule, .	31,000 00		
Loan on railroad bonds,	1,000 00		
Loan on railroad stocks,	50,000 00		
Loans on real estate,	1,557,648 00		
Loans on personal security, . .	447,102 00		
Loans to counties, cities or towns (notes),	19,000 00		
Loans on depositors' books, . .	300 00		
Deposits in banks, on interest, .	70,373 88		
Cash on hand,	4,598 76		
	<u>\$2,431,722 64</u>		<u>\$2,431,722 64</u>

Cash on Deposit in Banks, amount in each :—

Merchants' National Bank, Lowell,	\$45,373 88
Prescott National Bank, Lowell,	25,000 00

Loans on Bank Stock, amount on each :—

On 13 shares Merchants' National Bank, Lowell,	} \$2,000 00
On 10 shares Wamesit National Bank, Lowell,	
On 19 shares Prescott National Bank, Lowell,	} 2,600 00
On 8 shares Appleton National Bank, Lowell,	

Loan on Railroad Bonds : —
On \$2,000 Lowell & Lawrence R.R., \$1,000 00
Loan on Railroad Stock : —
On 418 shares Boston & Maine R.R., \$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Andover, Mass., 4s, . .	\$10,000	\$10,225 00	\$10,000 00
City of Chicago, Ill., 7s, . .	3,000	3,250 00	3,000 00
of Lowell, Mass., 4s, . .	1,000	1,025 00	1,000 00
of Malden, Mass., 4s, . .	5,000	5,150 00	5,000 00
of Pawtucket, R. I., 4s, . .	5,000	5,250 00	5,000 00
	\$24,000	\$24,900 00	\$24,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$14,200 00	\$14,000 00
100	Blackstone Nat'l Bank, Boston,	10,000	10,000 00	12,000 00
50	Boston National Bank, Boston,	5,000	5,750 00	6,000 00
200	Central Nat'l Bank, Boston, .	20,000	28,000 00	30,000 00
100	Eliot National Bank, Boston, .	10,000	12,700 00	11,500 00
13	Hamilton Nat'l Bank, Boston, .	1,300	1,560 00	1,300 00
50	Market Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
10	Maverick Nat'l Bank, Boston,	1,000	-	1,200 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,500 00	6,700 00
50	Metropolitan N'l B'k, Boston,	5,000	4,500 00	5,100 00
100	National City Bank, Boston, .	10,000	9,600 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,800 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,200 00	5,400 00
60	N'l B'k of Redemption, Boston,	6,000	7,500 00	8,000 00
27	N'l B'k of the Republic, Boston,	2,700	4,320 00	3,400 00
30	Nat'l Webster Bank, Boston, .	3,000	3,000 00	3,000 00
70	Second National Bank, Boston,	7,000	12,850 00	10,000 00
63	Shawmut Nat'l Bank, Boston, .	6,300	7,900 00	8,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,650 00	5,000 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,200 00	5,000 00
100	Appleton Nat'l Bank, Lowell,	10,000	20,000 00	16,900 00
30	First National Bank, Lowell, .	3,000	5,400 00	4,200 00
150	Merchants' Nat'l Bank, Lowell,	15,000	24,000 00	18,300 00
52	Old Lowell Nat'l Bank, Lowell,	5,200	6,500 00	6,700 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,580 00	1,000 00
15	Railroad Nat'l Bank, Lowell, .	1,500	1,950 00	1,500 00
50	Wamesit Nat'l Bank, Lowell,	5,000	7,000 00	6,900 00
50	Georgetown N'l B'k, George- town,	5,000	6,000 00	6,000 00
		\$178,000	\$235,660 00	\$222,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$3,000	\$3,000 00	\$3,000 00
Boston & Maine R.R. 7s, . . .	7,000	7,310 00	7,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,150 00	5,000 00
Boston & Providence R.R. 7s, . .	1,000	1,040 00	1,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
Fitchburg R.R. 6s,	1,000	1,092 00	1,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,675 00	3,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,115 00	1,000 00
Lowell & Lawrence R.R. 6s, . . .	5,000	5,525 00	5,000 00
	\$31,000	\$33,157 00	\$31,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,373 88	2½ per cent.	\$20,000 00	4¾ per cent.	\$61,975 00	5½ per cent.
44,000 00	4 "	1,741,616 00	5 "	107,585 00	6 "
129,474 00	4½ "				

Number of loans which are of an amount not exceeding \$3,000 each, 385
 Aggregate amount of the same, \$550,197 00
 Total number of loans upon real estate, 511
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 114,009 43
 Times for the dividends fixed by the by-laws: first Saturday in May and
 November.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 39,403 12
 year ending Oct. 31, 1891, } 2 per cent., { 40,567 11
 Number of accounts opened during the year ending Oct. 31, 1891, 1,281
 Number of accounts closed during the year ending Oct. 31, 1891, 1,036
 Total number of open accounts Oct. 31, 1891, 5,666
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu-
 sive of taxes), 6,836 48
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 579,537 31
 Number of same, 6,818
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 505,777 08
 Number of same, 4,930
 Date of examination by commissioner: March 5.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Samuel A. Chase, Treasurer of the Central Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. W. JOHNSON, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Oliver H. Moulton, President, and E. B. Adams, E. Boyden, Willard A. Brown, Arthur G. Pollard and Amasa Pratt, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. W. JOHNSON, *Justice of the Peace.*

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 44.

AMOS STONE, *President.*

A. M. ANDREWS, *Treasurer.*

BENJAMIN F. STACEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AMOS STONE,

EMRI B. STETSON,

GEO. S. PENDERGAST,

FRANCIS HALL,

AUGUSTUS W. STOVER.

Open for business every business day, 9 A.M. to 2 P.M.; and Wednesday and Saturday, 3 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$746,200 00	Deposits,	\$4,599,126 87
Railroad bonds as per schedule, . . .	357,700 00	Guaranty fund,	210,000 00
Loans on railroad bonds,	72,000 00	Profit and loss account,	101,515 53
Loans on railroad stocks,	49,500 00		
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure,	2,900 00		
Loans on real estate,	1,949,825 00		
Loans on personal security,	1,518,250 00		
Deposits in banks, on interest,	140,538 46		
Cash on hand,	3,728 94		
	<hr/>		<hr/>
	\$4,910,642 40		\$4,910,642 40

Cash on Deposit in Banks, amount in each:—

Monument National Bank, Boston,	\$63,553 44
National Bank of the Republic, Boston,	54,126 60
Manufacturers' National Bank, Boston,	22,858 42

Loans on Railroad Bonds, amount on each :—

On \$60,000 Upper Coos R.R. 4½s,	\$50,000 00
On \$11,000 Upper Coos R.R. 4½s,	10,000 00
On \$12,000 Upper Coos R.R. 4½s,	12,000 00

Loans on Railroad Stock, amount on each :—

On 250 shares Boston & Maine R.R.,	\$30,000 00
On 146 shares Boston & Maine R.R.,	19,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	Andover Nat'l Bank, Andover,	\$2,400	\$2,760 00	\$2,400 00
200	Atlas National Bank, Boston, .	20,000	24,200 00	20,000 00
159	Blackstone N'l Bank, Boston, .	15,900	15,900 00	15,900 00
25	Boston Nat'l Bank, Boston, .	2,500	2,800 00	2,500 00
145	Boylston Nat'l Bank, Boston, .	14,500	18,850 00	14,500 00
250	Bunker Hill N'l Bank, Boston,	25,000	51,250 00	25,000 00
326	National City Bank, Boston, .	32,600	31,296 00	32,100 00
263	N'l B'k of Commerce, Boston,	26,300	33,664 00	26,300 00
500	Continental N'l Bank, Boston,	50,000	65,123 00	50,000 00
300	Eliot National Bank, Boston, .	30,000	37,500 00	30,000 00
20	First National Bank, Boston, .	2,000	4,800 00	2,000 00
150	First Ward N'l Bank, Boston, .	15,000	19,500 00	14,800 00
105	Freeman's Nat'l Bank, Boston,	10,500	10,500 00	10,500 00
242	Globe National Bank, Boston,	24,200	24,200 00	23,300 00
370	N'l Hide & Leather B'k, Boston,	37,000	45,880 00	37,000 00
304	Howard Nat'l Bank, Boston, .	30,400	33,440 00	30,400 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,250 00	24,200 00
86	Market Nat'l Bank, Boston, .	8,600	8,600 00	8,600 00
27	Nat'l Market Bank, Brighton,	2,700	2,592 00	2,700 00
224	Metropolitan N'l B'k, Boston,	22,400	20,160 00	22,400 00
70	Monument Nat'l Bank, Boston,	7,000	15,400 00	7,000 00
140	North National Bank, Boston,	14,000	19,460 00	14,000 00
99	N'l B'k of No America, Boston,	9,900	12,177 00	9,900 00
200	N'l B'k of Redemption, Boston,	20,000	25,400 00	20,000 00
342	N'l B'k of the Republic, Boston,	34,200	54,720 00	34,200 00
267	Nat'l Revere Bank, Boston, .	26,700	28,202 00	26,700 00
69	Shawmut Nat'l Bank, Boston, .	6,900	8,694 00	6,900 00
500	Shoe & Leather N'l B'k, Boston,	50,000	46,500 00	49,500 00
135	Suffolk National Bank, Boston,	13,500	14,310 00	13,500 00
551	Tremont Nat'l Bank, Boston, .	55,100	56,202 00	55,100 00
235	Nat'l Webster Bank, Boston, .	23,500	23,500 00	23,500 00
164	Winthrop Nat'l Bank, Boston,	16,400	18,696 00	16,400 00
150	Home Nat'l Bank, Brockton, .	15,000	20,550 00	15,000 00
26	Conway Nat'l Bank, Conway,	2,600	3,250 00	2,600 00
75	Wachusett N'l B'k, Fitchburg,	7,500	15,000 00	7,500 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,693 75	7,500 00
217	First National Bank, Lynn, .	21,700	29,295 00	21,700 00
67	Blue Hill Nat'l Bank, Milton, .	6,700	6,901 00	6,700 00
147	Newton Nat'l Bank, Newton, .	14,700	11,760 00	13,900 00
		\$749,900	\$897,975 75	\$746,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	\$25,000	\$26,500 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	11,000	11,000 00	10,700 00
Fitchburg R.R. 5s,	200,000	214,250 00	200,000 00
Fitchburg R.R. 4½s,	60,000	60,600 00	60,000 00
Fitchburg R.R. 4s,	66,000	63,500 00	62,000 00
	\$362,000	\$375,850 00	\$357,700 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$140,538 46	2½ per cent.	\$219,500 00	5½ per cent.	\$55,000 00	6½ per cent.
26,000 00	4½ "	111,500 00	5½ "	52,700 00	6½ "
18,900 00	4¾ "	1,408,825 00	5½ "	16,400 00	7 "
1,356,000 00	5 "	324,750 00	6 "		

Amount invested in real estate for banking purposes,	\$70,000 00
Estimated value of the same,	80,700 00
Assessed value of the same,	80,700 00
Net income received from same during year ending Oct. 31, 1891, . . .	4,770 40
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,900 00
Assessed value of the same,	3,200 00
Net income received from same during year ending Oct. 31, 1891, . . .	95 27
Number of loans which are of an amount not exceeding \$3,000 each, 514	
Aggregate amount of the same,	777,925 00
Total number of loans upon real estate,	681
Amount of investments from which no income is received,	3,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	257,110 00
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1891,	2 per cent., { 85,485 27 2 per cent., { *87,100 00
Number of accounts opened during the year ending Oct. 31, 1891, . . .	2,785
Number of accounts closed during the year ending Oct. 31, 1891, . . .	1,416
Total number of open accounts Oct. 31, 1891,	14,245
Total expenses of the corporation for the year ending Oct. 31, 1891, (exclusive of taxes),	8,261 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	805,905 87
Number of same,	12,208
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	841,017 63
Number of same,	8,734
Date of examination by commissioner: May 5.	

* Estimated.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 18, 1891.

Personally appeared A. M. Andrews, Treasurer of the Charlestown Five Cents Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

GEO. H. PENDERGAST, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 18, 1891.

Personally appeared Amos Stone, President, and George S. Pendergast, Emri B. Stetson, Augustus W. Stover, A. E. Cutler, Charles F. Byam and Benjamin F. Stacey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. H. PENDERGAST, *Justice of the Peace.*

CHELSEA SAVINGS BANK—CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 125.

OTIS HINMAN, *President.*

ALBERT A. FICKETT, *Treasurer.*

ELIZABETH A. FELLOWS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OTIS HINMAN,

ALONZO C. TENNY,

HORATIO B. HERSEY,

JOHN T. HADAWAY,

EBEN HUTCHINSON.

Open for business every business day, 8 A.M. to 1 P.M.; also Saturdays, 4 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$459,200 00	Deposits, . . .	\$2,518,927 25
Bank stock as per schedule, .	112,000 00	Guaranty fund, .	97,882 70
Loan on bank stock, . . .	3,000 00	Interest account, .	12,918 87
Railroad bonds as per schedule, .	111,000 00	Profit and loss account, . . .	42,125 71
Real estate by foreclosure, .	5,596 43		
Loans on real estate, . . .	1,432,432 00		
Loans on personal security, .	439,800 00		
Loans to counties, cities or towns (notes),	46,500 00		
Deposits in banks, on interest, .	40,649 71		
Expense account,	3,241 96		
Premium account,	13,000 00		
Cash on hand,	5,434 43		
	<hr/>		<hr/>
	\$2,671,854 53		\$2,671,854 53

Cash on Deposit in Banks, amount in each :—

First National Bank, Chelsea,	\$12,128 39
Commercial National Bank, Boston,	28,521 32

Loan on Bank Stock :—

On 35 shares First National Bank, Chelsea,	\$3,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 6s, . .	\$44,000	\$49,735 00	\$44,000 00
Town of Brookline, Mass., 5s, .	5,000	5,300 00	5,000 00
City of Cambridge, Mass., 6s, .	15,000	15,630 00	15,000 00
of Chelsea, Mass., 6s, . .	11,000	11,495 00	11,000 00
of Cleveland, Ohio, 4s, . .	13,000	13,000 00	13,000 00
Town of Danvers, Mass., 5s, . .	2,000	2,240 00	2,000 00
of Everett, Mass, 6s, . .	1,000	1,005 00	1,000 00
City of East Saginaw, Mich., 5s, .	24,500	25,400 00	24,500 00
of Fall River, Mass., 6s, . .	5,000	6,030 00	5,000 00
of Fitchburg, Mass., 6s, . .	2,000	2,030 00	2,000 00
of Fort Wayne, Indiana, 6s, .	4,000	4,020 00	4,000 00
of Gardiner, Maine, 4s, . .	6,000	6,000 00	6,000 00
of Grand Rapids, Mich., 4s, .	13,000	13,000 00	13,000 00
of Hartford, Conn., 6s, . .	1,000	1,010 00	1,000 00
of Keene, N. H., 4s, . .	20,000	20,000 00	20,000 00
of Lawrence, Mass., 6s, . .	36,000	42,065 00	36,000 00
of Lewiston, Maine, 4s, . .	10,000	10,050 00	10,000 00
of Lewiston, Maine, 5s, . .	16,000	17,920 00	16,000 00
of Lowell, Mass., 4s, . .	13,000	13,120 00	13,000 00
of Lynn, Mass., 6s, . .	6,000	6,430 00	6,000 00
State of New Hampshire 6s, . .	9,200	10,668 00	9,200 00
Town of Norwalk, Conn., 4s, . .	31,000	31,310 00	31,000 00
City of Peoria, Illinois, 4½s, . .	15,000	15,300 00	15,000 00
of Providence, R. I., 4½s, . .	15,000	15,600 00	15,000 00
of Taunton, Mass., 6s, . .	2,000	2,140 00	2,000 00
of Wallingford, Conn., 4s, . .	17,000	17,000 00	17,000 00
Town of Westminster, Vt., 4s, . .	2,500	2,500 00	2,500 00
of Winthrop, Mass, 5s, . .	11,000	11,715 00	11,000 00
of Woburn, Mass., 6s, . .	5,000	5,075 00	5,000 00
City of Worcester, Mass, 4½s, . .	20,000	21,200 00	20,000 00
of Worcester, Mass., 6s, . .	1,000	1,000 00	1,000 00
of Boston, Mass., 4s, . .	50,000	50,750 00	50,000 00
Town of Canton, Mass., 4s, . .	8,000	8,040 00	8,000 00
City of Newton, Mass, 4s, . .	25,000	25,500 00	25,000 00
	\$459,200	\$483,278 00	\$459,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston, .	\$4,000	\$5,640 00	\$4,000 00
86	Atlas National Bank, Boston, .	8,600	10,449 00	8,600 00
20	Boston Nat'l Bank, Boston, .	2,000	2,250 00	2,000 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,225 00	2,500 00
43	National City Bank, Boston, .	4,300	4,160 25	4,300 00
50	Commercial N'l Bank, Boston,	5,000	5,000 00	5,000 00
52	N'l B'k of Commerce, Boston,	5,200	6,656 00	5,200 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Continental N'l Bank, Boston,	\$4,000	\$5,170 00	\$4,000 00
20	National Eagle Bank, Boston,	2,000	2,060 00	2,000 00
38	Everett Nat'l Bank, Boston, .	3,800	3,933 00	3,800 00
14	Nat'l Exchange Bank, Boston,	1,400	1,914 50	1,400 00
36	Howard Nat'l Bank, Boston, .	3,600	3,978 00	3,600 00
6	Market Nat'l Bank, Boston, .	600	600 00	600 00
70	Massachusetts N'l B'k, Boston,	7,000	7,577 50	7,000 00
16	Merchants' N'l Bank, Boston, .	1,600	2,400 00	1,600 00
15	North National Bank, Boston,	1,500	2,088 75	1,500 00
15	N'l B'k of No. America, Boston,	1,500	1,863 75	1,500 00
63	N'l B'k of Redemption, Boston,	6,300	8,001 00	6,300 00
100	N'l B'k of the Republic, Boston,	10,000	16,000 00	10,000 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,418 00	4,300 00
28	State National Bank, Boston, .	2,800	3,409 00	2,800 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,656 25	2,500 00
50	Third National Bank, Boston, .	5,000	5,350 00	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,067 50	3,000 00
63	Nat'l Web-ter Bank, Boston, .	6,300	6,300 00	6,300 00
12	First National Bank, Chelsea,	1,200	1,440 00	1,200 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,985 00	4,500 00
5	Nat'l Exchange Bank, Salem,	500	590 00	500 00
20	First N'l B'k, So. Weymouth, .	2,000	2,600 00	2,000 00
50	Central Nat'l Bank, Boston, .	5,000	7,112 50	5,000 00
		\$112,000	\$136,895 00	\$112,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, .	\$45,000	\$45,450 00	\$45,000 00
Fitchburg R.R. 4½s,	20,000	19,800 00	20,000 00
Fitchburg R.R. 5s,	21,000	21,840 00	21,000 00
Old Colony R.R. 4s,	15,000	15,150 00	15,000 00
Salem & Lowell R.R. 6s, . . .	10,000	11,000 00	10,000 00
	\$111,000	\$113,240 00	\$111,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,649 71	2½ per cent.	\$678,540 00	5 per cent.	\$74,500 00	5¾ per cent.
46,500 00	4 " "	11,000 00	5¼ " "	640,842 00	6 " "
24,000 00	4½ " "	446,350 00	5½ " "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,596 43
Assessed value of the same,	4,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	586
Aggregate amount of the same,	813,417 00
Total number of loans upon real estate,	676
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	129,062 31
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	44,303 64
year ending Oct. 31, 1891, } 2 per cent., {	45,907 52
Number of accounts opened during the year ending Oct. 31, 1891,	1,738
Number of accounts closed during the year ending Oct. 31, 1891,	1,163
Total number of open accounts Oct. 31, 1891,	11,916
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	7,582 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	737,761 70
Number of same,	16,677
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	653,664 58
Number of same,	10,753
Date of examination by commissioner: May 11.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 9, 1891.

Personally appeared Albert A. Fickett, Treasurer of the Chelsea Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES A. MERRIAM, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 11, 1891.

Personally appeared Otis Hinman, President, and H. B. Hersey, A. C. Tenney, J. T. Hadaway, Benj. F. Dodge, and J. Morrill Putnam, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES A. MERRIAM, *Justice of the Peace.*

CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 57.

JOHN B. WOOD, *President.*

H. H. HARRIS, *Treasurer.*

LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. WOOD,

J. A. CARTER,

L. M. FERRY,

GEO. W. GIBSON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$20,000 00	Deposits,	\$793,298 60
Bank stock as per schedule, .	20,600 00	Guaranty fund, .	31,000 00
Loan on bank stock,	1,600 00	Profit and loss ac-	
Railroad bonds as per schedule, .	84,000 00	count,	9,060 28
Loans on railroad stocks, . . .	5,200 00		
Loans on real estate,	525,501 36		
Loans on personal security, . .	76,078 00		
Loans to counties, cities or towns			
(notes),	21,800 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	60,000 00		
Deposit in bank, not on interest,	5,142 94		
Cash on hand,	13,336 58		
	<u>\$833,358 88</u>		<u>\$833,358 88</u>

Cash on Deposit in Banks, amount in each : —

Chicopee National Bank, Springfield,	\$15,000 00
First National Bank, Springfield,	15,000 00
City National Bank, Springfield,	15,000 00
First National Bank, Chicopee,	5,142 94
Hampshire County National Bank, Northampton,	10,000 00
Home National Bank, Holyoke,	5,000 00

Loan on Bank Stock : —

On 20 shares Third National Bank, Springfield,	\$1,600 00
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Loans on Railroad Stock, amount on each : —

On 51 shares Boston & Albany Railroad,	\$5,000 00
On 19 shares Boston & Albany Railroad,	200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s,	\$10,000	\$10,000 00	\$10,000 00
City of Providence, R. I., 4s,	10,000	10,000 00	10,000 00
	\$20,000	\$20,000 00	\$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of Redemption, Boston,	\$1,000	\$1,100 00	\$1,000 00
100	First Nat'l Bank, Chicopee, . .	10,000	14,000 00	10,000 00
30	City Nat'l Bank, Springfield, . .	3,000	3,600 00	3,000 00
66	Chapin N'l B'k, Springfield, . .	6,600	8,580 00	6,600 00
		\$20,600	\$27,280 00	\$20,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$10,000	\$10,600 00	\$10,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	15,000 00	15,000 00
Boston & Lowell R.R. 4½s,	4,000	4,000 00	4,000 00
Boston & Lowell R.R. 4s,	10,000	10,000 00	10,000 00
Boston & Providence R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Old Colony R.R. 6s,	5,000	5,000 00	5,000 00
Old Colony R.R. 4s,	20,000	20,000 00	20,000 00
	\$84,000	\$84,600 00	\$84,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$60,000 00	4 per cent.	\$16,000 00	4½ per cent.	\$850 00	6 per cent.
151,300 00	4½ “	462,129 36	5 “		

Number of loans which are of an amount not exceeding \$3,000 each,	218	
Aggregate amount of the same,		\$202,121 36
Total number of loans upon real estate,	251	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		38,123 85
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., {	14,371 99
	2 per cent., {	14,589 23
Number of accounts opened during the year ending Oct. 31, 1891,	402	
Number of accounts closed during the year ending Oct. 31, 1891,	280	
Total number of open accounts Oct. 31, 1891,	2,034	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		2,996 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		159,585 70
Number of same,	2,335	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		143,562 58
Number of same,	1,500	
Date of examination by commissioner:	October 13.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 7, 1891.

Personally appeared H. H. Harris, Treasurer of the Chicopee Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CORNELIUS J. DRISCOLL, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 7, 1891.

Personally appeared John B. Wood, President, and Emerson Gaylord, J. A. Carter, Luther White, Geo. V. Wheelock, and L. E. Hitchcock, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CORNELIUS J. DRISCOLL, *Justice of the Peace.*

CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Date of incorporation, May 11, 1875. Present number of corporators, 41.

GEORGE S. TAYLOR, *President.*

HENRY J. BOYD, *Treasurer.*
HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. R. WOOD, H. S. NEWELL,
G. M. MORTON.

Open for business every business day, 8 to 11 A.M.; 1 to 4 P.M.; 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$27,125 00	Deposits,	\$272,058 15
Loans on real estate,	180,293 78	Guaranty fund, . .	4,862 15
Loans on personal security, .	67,750 00	Interest account, .	700 00
Deposits in banks, on interest, .	6,830 13	Profit and loss ac-	
Deposit in bank, not on interest, .	883 70	count,	6,075 67
Expense account,	7 00		
Cash on hand,	806 36		
	\$283,695 97		\$283,695 97

Cash on Deposit in Banks, amount in each : —

Chicopee National Bank, Springfield,	\$3,883 70
City National Bank, Springfield,	1,968 46
Springfield Safe Deposit and Trust Company, Springfield,	1,861 67

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Chicopee,	\$1,000	\$1,500 00	\$1,500 00
10	First N'l Bank, Easthampton,	1,000	1,485 00	1,485 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,200 00	3,410 00
16	Franklin County Nat'l Bank, Greenfield, . .	1,600	1,600 00	1,600 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,300 00	1,300 00
25	Chicopee N'l B'k, Springfield,	2,500	4,000 00	4,000 00
20	First Nat'l Bank, Springfield,	2,000	3,300 00	3,300 00
40	Chapin N'l Bank, Springfield,	4,000	4,930 00	4,930 00
50	City Nat'l Bank, Springfield, .	5,000	6,500 00	5,000 00
6	Agawam N'l B'k, Springfield,	600	600 00	600 00
		\$21,000	\$28,415 00	\$27,125 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,830 13	4 per cent.	\$248,043 78	5 per cent.	—	—

Number of loans which are of an amount not exceeding \$3,000 each, 180 °
 Aggregate amount of the same, \$191,878 78
 Total number of loans upon real estate, 146
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 12,929 69
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 4,618 20
 year ending Oct. 31, 1891, } 2 per cent., { 4,812 26
 Number of accounts opened during the year ending Oct. 31, 1891, . . 315
 Number of accounts closed during the year ending Oct. 31, 1891, . . 197
 Total number of open accounts Oct. 31, 1891, 1,141
 Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 810 70
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 90,024 91
 Number of same, 1,999
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 70,181 38
 Number of same, 1,050
 Date of examination by commissioner: April 18.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 3, 1891.

Personally appeared Henry J. Boyd, Treasurer of the Chicopee Falls Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, • THOMAS C. PAGE, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 3, 1891.

Personally appeared Geo. S. Taylor, President, and James E. Taylor, Ansel F. Wildes, Geo. H. Morton, H. S. Newell and Norris R. Wood, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, THOMAS C. PAGE, *Justice of the Peace.*

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 57.

JOHN C. MILNE, *President.*

E. E. HATHAWAY, *Treasurer.*

HENRY H. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WEAVER OSBORN,

LLOYD S. EARLE,

JOHN C. MILNE,

SAMUEL W. HATHAWAY,

M. G. B. SWIFT.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$318,619 00	Deposits,	\$3,020,577 75
Real estate by foreclosure,	15,050 87	Guaranty fund,	107,302 74
Loans on real estate,	1,903,935 21	Discounts,	124,081 82
Loans on personal security,	913,017 37	Suspense,	13,811 54
Loans to counties, cities or towns (notes),	25,000 00		
Loans on depositors' books,	75 00		
Deposits in banks, on interest,	71,874 94		
Deposit in bank, not on interest,	11,999 97		
Expense account,	1,938 16		
Cash on hand,	4,263 33		
	<u>\$3,265,773 85</u>		<u>\$3,265,773 85</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$20,376 74
National Bank of the Republic, Boston,	20,925 32
National Bank of Redemption, Boston,	30,572 88
Pocassett National Bank, Fall River,	11,999 97

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Boston Nat'l Bank, Boston, .	\$1,400	\$1,568 00	\$1,400 00
6	Continental N'l Bank, Boston,	600	774 00	600 00
93	Eliot Nat'l Bank, Boston, .	9,300	11,346 00	9,300 00
250	First National Bank, Boston, :	25,000	60,000 00	25,000 00
140	Howard Nat'l Bank, Boston, .	14,000	15,400 00	14,000 00
54	Maverick Nat'l Bank, Boston, .	5,400	—	4,779 00
50	Merchants' N'l Bank, Boston,	5,000	7,450 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	9,856 00	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	16,276 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	4,000 00	2,500 00
225	N'l Hide & Leather B'k, Boston,	22,500	27,900 00	22,500 00
281	National Revere Bank, Boston,	28,100	29,786 00	28,100 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,410 00	3,500 00
51	State National Bank, Boston, .	5,100	6,171 00	5,100 00
25	Suffolk National Bank, Boston,	2,500	2,650 00	2,500 00
102	Washington N'l Bank, Boston,	10,200	12,138 00	10,200 00
157	Fall River N'l B'k, Fall River,	15,700	17,270 00	14,312 50
92	Massasoit N'l B'k, Fall River,	9,200	17,100 00	9,200 00
300	Metacomet N'l B'k, Fall River,	30,000	39,000 00	30,000 00
110	Nat'l Union Bank, Fall River,	11,000	11,550 00	11,000 00
800	Pocasset Nat'l B'k, Fall River,	80,000	112,000 00	80,000 00
180	Second Nat'l B'k, Fall River,	18,000	30,600 00	18,000 00
13	Railroad Nat'l Bank, Lowell, .	1,300	1,677 00	1,127 50
		\$320,800	\$438,922 00	\$318,619 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$71,874 94	2½ per cent.	\$649,900 00	5 per cent.	\$455,702 09	6 per cent.
12,752 00	4 “	1,723,673 49	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$15,050 87
Assessed value of the same,	17,995 00
Number of loans which are of an amount not exceeding \$3,000 each,	482
Aggregate amount of the same,	684,871 50
Total number of loans upon real estate,	580
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	181,684 59
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	72,861 66
year ending Oct. 31, 1891, } 2½ per cent., {	72,675 59
Number of accounts opened during the year ending Oct. 31, 1891,	1,057
Number of accounts closed during the year ending Oct. 31, 1891,	1,034
Total number of open accounts Oct. 31, 1891,	5,406

Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	\$9,149 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	437,096 21
Number of same,	4,201
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	564,981 57
Number of same,	4,605
Date of examination by commissioner: April 14.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 6, 1891.

Personally appeared E. E. Hathaway, Treasurer of the Citizens' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM C. DAVOL, Jr., *Justice of the Peace.*

BRISTOL, ss.

Nov. 6, 1891.

Personally appeared John C. Milne, President, and Franklin L. Almy, Marcus G. B. Swift, Joseph Healy, Weaver Osborn, W. F. Thomas and James W. Henry, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM C. DAVOL, Jr., *Justice of the Peace.*

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 61.

JOHN B. NICHOLS, *President.*

GEORGE W. NOYES, *Treasurer.*

GEORGE W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

JOHN B. NICHOLS,

IRA O. SAWYER,

C. W. CHASE,

SAMUEL W. HOPKINSON,

JOHN E. GALE.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 3 P.M.; on Saturday, 9 A.M to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$33,000 00	Deposits,	\$1,181,559 77
Loan on public funds, . .	45 00	Guaranty fund, . .	43,875 00
Bank stock as per schedule, .	39,847 75	Interest account, . .	21,342 20
Loans on bank stock, . . .	28,400 00	Profit and loss account,	11,356 18
Railroad bonds as per schedule,	108,000 00		
Loans on railroad stocks, . .	15,500 00		
Loans on real estate, . . .	719,510 00		
Loans on personal security, .	262,353 12		
Loans to counties, cities or towns (notes),	11,700 00		
Deposits in banks, on interest, .	35,631 90		
Expense account,	1,405 56		
Taxes paid,,	1,229 72		
Cash on hand,	1,510 10		
	<u>\$1,258,133 15</u>		<u>\$1,258,133 15</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Haverhill,	\$15,631 90
Amesbury National Bank, Amesbury,	20,000 00

Loan on Public Funds : —

On \$50 United States 4 per cent. bond,	\$45 00
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Loans on Bank Stock, amount on each : —

On 5 shares Second National Bank, Haverhill,	\$400 00
On 2 shares First National Bank, Haverhill,	200 00
On 18 shares Second National Bank, Haverhill,	} 10,000 00
On 95 shares Amesbury National Bank, Amesbury,	
On 100 shares Essex National Bank, Haverhill,	10,000 00
On 75 shares Second National Bank, Haverhill,	7,500 00
On 3 shares First National Bank, Haverhill,	300 00

Loans on Railroad Stock, amount on each : —

On 113 shares Boston & Maine R.R.,	\$15,000 00
On 30 shares Boston & Maine R.R.,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	\$33,000	\$33,232 00	\$33,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Continental N'l Bank, Boston,	\$7,400	\$9,657 00	\$9,247 75
30	Massachusetts N'l B'k, Boston,	3,000	3,240 00	3,000 00
25	Merchants' N'l Bank, Boston, .	2,500	3,737 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	1,150 00	900 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,060 00	3,000 00
198	First Nat'l Bank, Haverhill, .	19,800	30,690 00	19,800 00
9	Haverhill N'l Bank, Haverhill,	900	1,440 00	900 00
5	Merrimack N'l B'k, Haverhill,	500	800 00	500 00
		\$38,000	\$53,774 00	\$39,847 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$50,000	\$52,750 00	\$50,000 00
Fitchburg R.R. 4s,	5,000	4,856 00	5,000 00
Fitchburg R.R. 5s,	20,000	21,766 00	20,000 00
Leeds & Farmington R.R. 6s,	10,000	10,775 00	10,000 00
Old Colony R.R. 6s,	10,000	10,816 00	10,000 00
Old Colony R.R. 7s,	13,000	13,742 00	13,000 00
	\$108,000	\$114,705 00	\$108,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,631 90	2½ per cent.	\$139,015 00	5½ per cent.	\$20,625 00	7 per cent.
731,653 12	5 “	124,715 00	6 “	1,500 00	8 “
40,000 00	5¼ “				

Number of loans which are of an amount not exceeding \$3,000 each, 216
 Aggregate amount of the same, \$311,558 12
 Total number of loans upon real estate, 254
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 64,738 16
 Times for the dividends fixed by the by-laws: June 1 and December 1. .
 Rate and amount of each semi-annual dividend during the } 2½ per cent., { 26,548 88
 year ending Oct. 31, 1891, } 2 per cent., { 22,073 25
 Number of accounts opened during the year ending Oct. 31, 1891, 1,047
 Number of accounts closed during the year ending Oct. 31, 1891, . 900
 Total number of open accounts Oct. 31, 1891, 5,156
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes), 2,586 55
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 269,184 04
 Number of same, 4,749
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 264,826 45
 Number of same, 3,649
 Date of examination by commissioner: April 7.

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 3, 1891.

Personally appeared George W. Noyes, Treasurer of the City Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. G. WOOD, *Justice of the Peace.*

Essex, ss.

Nov. 4, 1891.

Personally appeared John B. Nichols, President, and John E. Gale, C. W. Chase, Chas. E. Wiggin, Nathaniel K. Johnson, and Philip C. Swett, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. G. WOOD, *Justice of the Peace.*

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated April 12, 1837. Present number of corporators, 42.

FREDERIC T. GREENHALGE, *President.*

F. A. BUTTRICK, *Treasurer.*

F. A. BUTTRICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ADDISON PUTNAM,

EDWARD K. PERLEY,

FRANK COBURN,

F. T. GREENHALGE,

LEONARD HUNTRESS.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$482,600 00	Deposits, . . .	\$5,775,445 00
Bank stock as per schedule, .	692,569 75	Guaranty fund, .	266,000 00
Loans on bank stock, . . .	51,750 00	Profit and loss ac-	
Railroad bonds as per schedule, .	624,500 00	count, . . .	237,161 82
Real estate by foreclosure, .	5,000 00		
Loans on real estate, . . .	2,779,825 68		
Loans on personal security, .	1,478,649 52		
Loans to counties, cities or towns			
(notes),	69,500 00		
Deposit in bank, on interest, .	93,413 92		
Cash on hand,	797 95		
	<hr/>		<hr/>
	\$6,278,606 82		\$6,278,606 82

Cash on Deposit in Bank :—

Appleton National Bank, Lowell, \$93,413 92

Loans on Bank Stock, amount on each :—

On 10 shares Appleton National Bank, Lowell,	\$1,000 00
On 40 shares Appleton National Bank, Lowell,	4,000 00
On 60 shares Appleton National Bank, Lowell,	6,000 00
On 25 shares Wamesit National Bank, Lowell,	} 5,000 00
On 9 shares National Hide and Leather Bank, Boston,	
On 20 shares Brockton National Bank, Brockton,	
On 10 shares Prescott National Bank, Lowell,	500 00
On 38 shares Wamesit National Bank, Lowell,	3,800 00
On 55 shares Railroad National Bank, Lowell,	5,500 00

On 3 shares Railroad National Bank, Lowell,	}	\$500 00
On 2 shares First National Bank, Lowell,		
On 12 shares Wamesit National Bank, Lowell,		1,200 00
On 10 shares Massachusetts Loan and Trust Company, Boston,		800 00
On 6 shares Appleton National Bank, Lowell,		600 00
On 9 shares First National Bank, Lowell,		850 00
On 111 shares Pacific National Bank, Lawrence,		10,500 00
On 10 shares Old Lowell National Bank, Lowell,		1,000 00
On 20 shares Lowell Trust Company, Lowell,		1,500 00
On 90 shares Old Lowell National Bank, Lowell,		9,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 7s,	\$40,000	\$42,917 50	\$40,000 00
of Lowell, Mass., 4s,	50,000	52,200 00	50,000 00
of Cleveland, Ohio, 4s,	52,000	52,000 00	52,000 00
of Des Moines, Iowa, 4½s,	90,000	93,744 00	90,000 00
of Des Moines, Iowa, 4s,	60,000	59,100 00	57,600 00
of East Saginaw, Mich., 5s,	8,000	8,020 00	8,000 00
Town of Maynard, Mass., 4s,	15,000	15,646 50	15,000 00
of Plymouth, Mass., 6s,	20,000	21,064 00	20,000 00
City of Milwaukee, Wis., 5s,	100,000	112,347 50	100,000 00
of Saginaw, Mich., 4½s,	50,000	52,397 50	50,000 00
	\$485,000	\$509,437 00	\$482,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston,	\$8,000	\$11,280 00	\$8,000 00
200	Atlas National Bank, Boston,	20,000	24,200 00	20,000 00
307	Blackstone N'l Bank, Boston,	30,700	30,700 00	30,700 00
210	Boston Nat'l Bank, Boston,	21,000	23,520 00	21,000 00
124	Boylston Nat'l Bank, Boston,	12,400	15,996 00	12,400 00
39	Bunker Hill N'l Bank, Boston,	3,900	7,995 00	3,900 00
78	City National Bank, Boston,	7,800	7,488 00	7,800 00
138	Columbian N'l Bank, Boston,	13,800	14,766 00	13,800 00
146	Continental N'l Bank, Boston,	14,600	18,980 00	14,600 00
100	Eliot National Bank, Boston,	10,000	12,500 00	10,000 00
55	Everett Nat'l Bank, Boston,	5,500	5,692 50	5,494 75
200	First National Bank, Boston,	20,000	48,000 00	20,000 00
200	Globe National Bank, Boston,	20,000	20,000 00	20,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
135	Howard Nat'l Bank, Boston,	13,500	14,850 00	13,500 00
100	Market Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
44	Merchants' N'l Bank, Boston,	4,400	6,578 00	4,400 00
100	Metropolitan N'l B'k, Boston,	10,000	9,000 00	10,000 00
150	N'l B'k of Commerce, Boston,	15,000	19,050 00	15,000 00
250	N'l B'k of No. America, Boston,	25,000	30,750 00	25,000 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
400	N'l B'k of Redemption, Boston,	\$40,000	\$50,800 00	\$40,000 00
400	N'l B'k of the Republic, Boston,	40,000	64,000 00	40,000 00
30	National Eagle Bank, Boston,	3,000	3,090 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,800 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,400 00	10,000 00
375	Nat'l Revere Bank, Boston, .	37,500	39,750 00	37,500 00
36	National Union Bank, Boston,	3,600	5,040 00	3,600 00
105	Nat'l Webster Bank, Boston, .	10,500	10,500 00	10,500 00
65	New England N'l B'k, Boston,	6,500	10,660 00	6,500 00
167	North National Bank, Boston,	16,700	23,254 75	16,700 00
40	Old Boston N'l Bank, Boston,	4,000	4,720 00	4,000 00
265	Second National Bank, Boston,	26,500	49,025 00	26,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	12,600 00	10,000 00
65	State National Bank, Boston,	6,500	7,865 00	6,500 00
205	Suffolk Nat'l Bank, Boston, .	20,500	21,730 00	20,500 00
400	Third National Bank, Boston,	40,000	42,400 00	40,000 00
236	Tremont Nat'l Bank, Boston, .	23,600	24,072 00	23,600 00
39	Washington N'l Bank, Boston,	3,900	4,641 00	3,900 00
31	Framingham National Bank, Framingham,	3,100	4,340 00	3,100 00
25	Bay State N'l B'k, Lawrence, .	1,875	3,125 00	1,875 00
500	Appleton N'l Bank, Lowell, .	50,000	100,000 00	50,000 00
64	First National Bank, Lowell, .	6,400	11,200 00	6,400 00
220	Prescott Nat'l Bank, Lowell, .	22,000	33,000 00	22,000 00
69	Railroad Nat'l Bank, Lowell, .	6,900	9,172 00	6,900 00
39	Wamesit Nat'l Bank, Lowell, .	3,900	5,655 00	3,900 00
25	First N'l Bank, Marlborough,	2,500	2,500 00	2,500 00
125	Massachusetts Loan and Trust Company, Boston,	12,500	14,125 00	12,500 00
		\$692,575	\$919,810 25	\$692,569 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$2,500	\$2,685 00	\$2,500 00
Boston & Lowell R.R. 4s, . . .	91,000	91,000 00	91,000 00
Concord & Montreal R.R. 4s, . .	103,000	106,605 00	100,000 00
Fitchburg R.R. 4s,	100,000	97,390 00	100,000 00
Fitchburg R.R. 5s,	100,000	106,665 00	100,000 00
Fitchburg R.R. 4½s,	100,000	101,500 00	81,000 00
Old Colony & Newport R.R. 4s, .	100,000	103,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
	\$646,500	\$658,845 00	\$624,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$93,413 92	2½ per cent.	\$154,225 00	4½ per cent.	\$399,278 91	6 per cent.
369,994 54	4 “	3,068,988 56	5 “	50,000 00	6½ “
10,000 00	4¾ “	320,000 00	5½ “	7,238 19	7 “

Value, by books, of real estate held or owned by foreclosure or otherwise, \$5,000 00
 Assessed value of the same, 20,200 00
 Number of loans which are of an amount not exceeding \$3,000 each, 334
 Aggregate amount of the same, 460,212 28
 Total number of loans upon real estate, 535
 Amount of investments from which no income is received, 5,000 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 324,671 06
 Times for the dividends fixed by the by-laws: second Saturday in January and July.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 105,760 38
 year ending Oct. 31, 1891, } 2 per cent., { 107,523 48
 Number of accounts opened during the year ending Oct. 31, 1891, 2,618
 Number of accounts closed during the year ending Oct. 31, 1891, 1,978
 Total number of open accounts Oct. 31, 1891, 14,954
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes), 11,584 71
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 1,034,046 85
 Number of same, 15,432
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 997,055 95
 Number of same, 14,892
 Date of examination by commissioner: September 22.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 19, 1891.

Personally appeared F. A. Buttrick, Treasurer of the City Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. F. KIMBALL, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 19, 1891.

Personally appeared Frederic T. Greenhalge, President, and Frank Coburn, Edward K. Perley, Leonard Huntress, Wm. E. Livingston and Wm. S. Bennett, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. F. KIMBALL, *Justice of the Peace.*

CLINTON SAVINGS BANK—CLINTON.

Incorporated May 15, 1851. Present number of corporators, 57.

CHAS. L. SWAN, *President.*

C. L. S. HAMMOND, *Treasurer.*

CHAS. G. STEVENS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. L. SWAN,

G. W. WEEKS,

C. C. STONE,

J. E. THAYER,

C. A. VICKERY.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; and 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$38,500 00	Deposits,	\$1,381,371 51
Loan on public funds,	4,000 00	Guaranty fund,	40,000 00
Bank stock as per schedule,	86,100 00	Interest account,	2,328 78
Loans on bank stock,	3,800 00		
Railroad bonds as per schedule,	33,000 00		
Loan on railroad stocks,	25,000 00		
Railroad notes,	50,000 00		
Real estate by foreclosure,	14,075 00		
Loans on real estate,	703,573 78		
Loans on personal security,	437,047 59		
Loans to counties, cities or towns (notes),	15,000 00		
Deposit in bank, not on interest,	7,252 09		
Premium account,	6,000 00		
Cash on hand,	351 83		
	<u>\$1,423,700 29</u>		<u>\$1,423,700 29</u>

Cash on Deposit in Bank :—

First National Bank, Clinton, \$7,252 09

Loan on Public Funds :—

On \$4,000 United States 4s, \$4,000 00

Loans on Bank Stock, amount on each :—

On 10 shares Hudson National Bank, Hudson, \$800 00

On 30 shares First National Bank, Clinton, 3,000 00

Loan on Railroad Stock :—

On 250 shares Boston & Maine R.R., \$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 5s, . .	\$8,000	\$8,240 00	\$8,000 00
Town of Clinton, Mass., 6s, . .	5,500	5,555 00	5,500 00
of Clinton, Mass., 4s, . .	21,000	21,525 00	21,000 00
City of Boston, Mass., 4s, . .	4,000	4,020 00	4,000 00
	\$38,500	39,340 00	\$38,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston, .	\$1,400	\$1,701 00	\$1,400 00
20	Central Nat'l Bank, Boston, .	2,000	2,840 00	4,000 00
5	National City Bank, Boston, .	500	488 75	500 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,240 00	1,000 00
16	Howard Nat'l Bank, Boston, .	1,600	1,768 00	1,600 00
20	Market Nat'l Bank, Boston, .	2,000	2,000 00	2,000 00
50	Manufacturers' N'l B'k, Boston, .	5,000	5,100 00	5,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	2,111 25	3,000 00
2	Boston National Bank, Boston, .	200	225 00	200 00
44	N'l B'k of No. America, Boston, .	4,400	5,467 00	4,400 00
105	Nat'l Webster Bank, Boston, .	10,500	10,500 00	10,500 00
315	First National Bank, Clinton, .	31,500	39,375 00	31,500 00
40	Fitchburg N'l B'k, Fitchburg, .	4,000	6,120 00	6,000 00
50	National Bank of Commerce, New Bedford,	5,000	4,562 50	5,000 00
50	First N'l Bank, New Bedford, .	5,000	7,662 50	5,000 00
50	Orange Nat'l Bank, Orange, .	5,000	7,250 00	5,000 00
		\$82,100	\$98,411 00	\$86,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s,	\$5,000	\$5,250 00	\$5,000 00
Old Colony R.R. 6s,	10,000	10,800 00	10,000 00
Fitchburg R.R. 7s,	13,000	13,585 00	13,000 00
Worcester & Nashua R.R. 5s, . .	3,000	3,015 00	3,000 00
Nashua & Rochester R.R. 5s, . .	2,000	2,020 00	2,000 00
	\$33,000	\$34,670 00	\$33,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$55,000 00	4¾ per cent.	\$56,043 55	5½ per cent.	\$17,747 59	6½ per cent.
879,666 85	5 “	154,294 28	6 “	5,669 10	7 “
70,000 00	5¼ “				

Value, by books, of real estate held or owned by foreclosure or otherwise, \$14,075 00
Assessed value of the same, 8,500 00
Number of loans which are of an amount not exceeding \$3,000 each, . 325
Aggregate amount of the same, 335,923 78
Total number of loans upon real estate, 352
Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 64,126 86
Times for the dividends fixed by the by-laws: second Monday in April and
 October.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 24,976 37
 year ending Oct. 31, 1891, } 2 per cent., { 25,752 16
Number of accounts opened during the year ending Oct. 31, 1891, . 778
Number of accounts closed during the year ending Oct. 31, 1891, . 659
Total number of open accounts Oct. 31, 1891, 4,599
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 5,572 99
Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 319,065 88
Number of same, 4,548
Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 290,759 58
Number of same, 3,188
Date of examination by commissioner: April 30.

COMMONWEALTH OF MASSACHUSETTS.
Worcester, ss. Nov. 9, 1891.
Personally appeared C. L. S. Hammond, Treasurer of the Clinton Savings Bank, and
made oath that the foregoing statement, by him subscribed, is a true and correct state-
ment of all the resources and liabilities of said institution, and that the answers made
by him to the foregoing interrogatories contain the whole truth in reference to the mat-
ters to which they relate, according to his best knowledge and belief.
Before me, Walter R. Dame, Justice of the Peace.

Worcester, ss. Nov. 9, 1891.
Personally appeared Chas. L. Swan, President, and C. G. Stevens, A. C. Dakin, Wm.
Hamilton, C. C. Stone and C. A. Vickery, trustees of said corporation, and severally
made oath that the annexed report is correct, according to their best knowledge and
belief.
Before me, Lucius Field, Justice of the Peace.

COHASSET SAVINGS BANK—COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 45.

J. Q. A. LOTHROP, *President.*

CALEB LOTHROP, *Treasurer.*

CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. Q. A. LOTHROP,

LOUIS N. LINCOLN,

MORGAN B. STETSON,

ABRAHAM H. TOWER.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$9,000 00	Deposits, . . .	\$524,903 40
Bank stock as per schedule, .	54,000 00	Guaranty fund, .	17,410 00
Loan on bank stock, . . .	5,000 00	Interest account, .	8,343 98
Railroad bonds as per schedule, .	22,000 00	Profit and loss account, . . .	7,076 06
Real estate by foreclosure, .	7,000 00		
Loans on real estate, . . .	282,805 00		
Loans on personal security, .	118,404 21		
Loans to counties, cities or towns (notes),	48,100 00		
Deposits in banks, on interest, .	9,785 99		
Expense account,	458 12		
Suspense account,	410 93		
Cash on hand,	769 19		
	\$557,733 44		\$557,733 44

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston,	\$8,951 68
Hingham National Bank, Hingham,	834 31

Loan on Bank Stock:—

On 50 shares Fourth National Bank, Boston,	\$5,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s, .	\$9,000	\$9,470 00	\$9,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston, .	\$3,000	\$3,645 00	\$3,000 00
20	Blackstone Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
45	Boston National Bank, Boston,	4,500	5,040 00	4,500 00
43	National City Bank, Boston, .	4,300	4,128 00	4,300 00
20	Columbian N'l Bank, Boston, .	2,000	2,140 00	2,000 00
40	Continental N'l Bank, Boston,	4,000	5,200 00	4,000 00
18	National Eagle Bank, Boston,	1,800	1,854 00	1,800 00
20	Everett Nat'l Bank, Boston, .	2,000	2,060 00	2,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	3,100 00	2,500 00
30	Market Nat'l Bank, Boston, .	3,000	3,000 00	3,000 00
23	Merchants' Nat'l Bank, Boston,	2,300	3,450 00	2,300 00
12	North National Bank, Boston,	1,200	1,668 00	1,200 00
22	N'l B'k of the Republic, Boston,	2,200	3,520 00	2,200 00
45	Nat'l Revere Bank, Boston, .	4,500	4,770 00	4,500 00
32	Shawmut Nat'l Bank, Boston, .	3,200	4,032 00	3,200 00
38	State National Bank, Boston, .	3,800	4,626 00	3,800 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,672 00	3,600 00
15	National Union Bank, Boston,	1,500	2,100 00	1,500 00
10	Washington N'l Bank, Boston,	1,000	1,190 00	1,000 00
16	Nat'l Webster Bank, Boston, .	1,600	1,600 00	1,600 00
		\$54,000	\$62,795 00	\$54,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R R. 7s,	\$9,000	\$9,485 00	\$9,000 00
Eastern R.R. 6s,	13,000	16,120 00	13,000 00
	\$22,000	\$25,605 00	\$22,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,104 21	0 per cent.	\$179,000 00	5 per cent.	\$112,805 00	6 per cent.
9,785 99	2 “	9,000 00	5½ “	15,000 00	6½ “
18,500 00	4½ “	107,900 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,000 00
Assessed value of the same,	6,900 00
Net income received from same during year ending Oct. 31, 1891, . . .	419 73
Number of loans which are of an amount not exceeding \$3,000 each, 142	
Aggregate amount of the same,	126,205 00
Total number of loans upon real estate, 154	
Amount of investments from which no income is received,	12,104 21
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	27,637 08
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	9,763 87
year ending Oct. 31, 1891, } 2 per cent., {	10,008 15
Number of accounts opened during the year ending Oct. 31, 1891, . . .	168
Number of accounts closed during the year ending Oct. 31, 1891, . . .	97
Total number of open accounts Oct. 31, 1891,	1,271
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,738 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	74,336 90
Number of same,	724
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	72,152 88
Number of same,	701
Date of examination by commissioner: July 24.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 16, 1891.

Personally appeared Caleb Lothrop, Treasurer of the Cohasset Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD E. ELLMS, *Justice of the Peace.*

NORFOLK, ss.

Nov. 16, 1891.

Personally appeared J. Q. A. Lothrop, President, and Louis N. Lincoln, A. H. Tower, Morgan B. Stetson, Joshua W. Davis and C. James Pratt, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD E. ELLMS, *Justice of the Peace.*

CONWAY SAVINGS BANK—CONWAY.

Incorporated March 10, 1887. Present number of corporators, 23.

JOHN B. PACKARD, *President.*W. G. AVERY, *Treasurer.*
W. G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CARLOS BATCHELDER,JOHN B. PACKARD,
EDWARD DELABARRE,HARRIS D. PEASE,
CHAS. B. MERRITT.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$3,000 00	Deposits,	\$110,972 00
Bank stock as per schedule, .	400 00	Guaranty fund, . .	749 66
Loans on bank stock,	1,986 67	Profit and loss ac-	
Railroad bonds as per schedule,	1,000 00	count,	134 85
Loans on real estate,	62,045 00		
Loans on personal security, . .	21,450 00		
Loans to counties, cities or towns			
(notes),	500 00		
Deposits in banks, on interest, .	20,000 00		
Cash on hand,	1,474 84		
	\$111,856 51		\$111,856 51

Cash on Deposit in Banks, amount in each : —

National Bank of Commonwealth, Boston,	\$5,000 00
Springfield Safe Deposit & Trust Company, Springfield,	5,000 00
Home National Bank, Holyoke,	5,000 00
Conway National Bank, Conway,	5,000 00

Loans on Bank Stock, amount on each : —

On 3 shares Conway National Bank, Conway,	\$100 00
On 3 shares Conway National Bank, Conway,	286 67
On 15 shares City National Bank, Holyoke,	1,000 00
On 20 shares Home National Bank, Holyoke,	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$1,000	\$1,040 00	\$1,000 00
of Cleveland, Ohio, 5s, . . .	1,000	1,040 00	1,000 00
of Malden, Mass, 6s, . . .	1,000	1,015 00	1,000 00
	\$3,000	\$3,095 00	\$3,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Conway Nat'l Bank, Conway,	\$400	\$500 00	\$400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 6s,	\$1,000	\$1,090 00	\$1,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2½ per cent.	\$15,000 00	4 per cent.	\$85,981 67	5 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	55	
Aggregate amount of the same,		\$42,181 67
Total number of loans upon real estate,	44	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		4,617 03
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		1,710 62
year ending Oct. 31, 1891, } 2 per cent., {		1,949 39
Number of accounts opened during the year ending Oct. 31, 1891,	122	
Number of accounts closed during the year ending Oct. 31, 1891,	72	
Total number of open accounts Oct. 31, 1891,	474	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		265 74

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$40,955 37
Number of same,	462
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	24,906 21
Number of same,	288
Date of examination by commissioner : June 25.	

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss. Nov. 14, 1891.

Personally appeared W. G. Avery, Treasurer of the Conway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY W. BILLINGS, *Justice of the Peace.*

FRANKLIN, ss. Nov. 14, 1891.

Personally appeared John B. Packard, President, and A. M. Cook, Carlos Batchelder, Daniel Eldredge, Arthur P. Delabarre, and Charles C. Burdett, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY W. BILLINGS, *Justice of the Peace.*

COUNTY SAVINGS BANK—CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 59.

ALBERT D. BOSSON, *President.*

GEORGE T. ROBERTS, *Treasurer.*

VERNON A. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT D. BOSSON,

GEORGE W. MOSES,

JOHN MULLOY,

MILTON RAY,

JOHN H. CUNNINGHAM,

FRANK E. FITZ,

HENRY N. WENTWORTH.

Open for business every business day, 8 A.M. to 1 P.M.; and on Monday, Wednesday and
[Thursday, 5 to 8 P.M.; Saturday, 5 to 9 P.M.]

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$8,000 00	Deposits, . . .	\$142,766 22
Bank stock as per schedule, .	8,700 00	Guaranty fund, .	569 39
Loans on bank stock, .	1,250 00	Interest account, .	68 51
Railroad bonds as per schedule, .	5,000 00	Profit and loss ac-	
Loans on real estate, . . .	86,245 25	count, . . .	507 84
Loans on personal security, .	27,600 00		
Deposits in banks, on interest, .	4,878 16		
Expense account, . . .	29 15		
Furniture and fixtures, . . .	350 00		
Premium account, . . .	1,245 00		
Cash on hand, . . .	614 40		
	<hr/>		<hr/>
	\$143,911 96		\$143,911 96

Cash on deposit in banks, amount in each : —

Winnisimmet National Bank, Chelsea,	\$3,667 06
First Ward National Bank, Boston,	1,156 44
Winthrop National Bank, Boston,	54 66

Loans on Bank Stock, amount on each : —

On 10 shares Winnisimmet National Bank, Chelsea,	\$800 00
On 5 shares Winnisimmet National Bank, Chelsea,	450 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . . .	\$3,000	\$3,000 00	\$3,000 00
of Chelsea, Mass, 4s, . . .	5,000	5,220 00	5,000 00
	\$8,000	\$8,220 00	\$8,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
1	National City Bank, Boston, .	\$100	\$96 00	\$100 00
11	Columbian Nat'l B'k, Boston .	1,100	1,177 00	1,100 00
6	National Eagle Bank, Boston,	600	618 00	600 00
3	N'l B'k of N. America, Boston,	300	372 00	300 00
1	Suffolk Nat'l B'k, Boston, .	100	106 00	100 00
6	Washington N'l B'k, Boston, .	600	714 00	600 00
5	First Nat'l B'k, Newburyport,	500	660 00	500 00
10	So. Danvers N'l B'k, Peabody,	1,000	1,300 00	1,000 00
3	Mechanics' N'l B'k, Worcester,	300	315 00	300 00
4	Freeman's Nat'l B'k, Boston, .	400	400 00	400 00
5	First Ward Nat'l B'k, Boston,	500	650 00	500 00
20	Third Nat'l Bank, Boston, .	2,000	2,132 50	2,000 00
12	Dedham Nat'l Bank, Boston, .	1,200	1,260 00	1,200 00
		\$8,700	\$9,800 50	\$8,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R R. 6s, . . .	\$1,000	\$1,064 70	\$1,000 00
Portland & Kennebec R.R. 6s, . .	1,000	1,056 40	1,000 00
Boston & Albany R R. 7s, . . .	3,000	3,015 00	3,000 00
	\$5,000	\$5,136 10	\$5,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,211 10 3,667 06	2½ per cent. 3 "	\$111,243 25 3,600 00	6 per cent. 6½ "	\$252 00	8 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	51	
Aggregate amount of the same,		\$69,052 00
Total number of loans upon real estate,	53	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		6,002 75
Times for the dividends fixed by the by-laws: third Saturday in April and October.		
Rate and amount of each semi-annual dividend during the	2 per cent.,	1,328 28
year ending Oct. 31, 1891,	2 per cent.,	2,058 75
Number of accounts opened during the year ending Oct. 31, 1891,	448	
Number of accounts closed during the year ending Oct. 31, 1891,	132	
Total number of open accounts Oct. 31, 1891,	842	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		1,259 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		126,501 06
Number of same,	1,948	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		54,582 29
Number of same,	810	
Date of examination by commissioner: June 5.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 16, 1891.

Personally appeared George T. Roberts, Treasurer of the County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ISAAC W. LORING, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 16, 1891.

Personally appeared Albert D. Bosson, President, and John H. Cunningham, Nathan F. Carruth, Geo. W. Moses, Henry N. Wentworth and John C. Loud, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ISAAC W. LORING, *Justice of the Peace.*

CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 33.

J. H. ROOT, *President.* D. P. ABERCROMBIE, *Treasurer*
W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

G. L. RIST, JAMES A. GUNN,
D. P. ABERCROMBIE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$47,000 00	Deposits, . . .	\$708,655 49
Bank stock as per schedule, .	25,000 00	Guaranty fund, .	15,500 00
Loans on bank stock, . . .	9,850 00	Profit and loss ac-	
Railroad bonds as per schedule,	40,000 00	count, . . .	5,978 29
Real estate (for banking pur-			
poses),	31,000 00		
Loans on real estate,	384,764 37		
Loans on personal security, .	166,307 50		
Loans to counties, cities or towns			
(notes),	19,000 00		
Loans on depositors' books, .	200 00		
Deposit in bank, not on interest,	4,318 68		
Suspense,	2,541 50		
Cash on hand,	151 73		
	\$730,133 78		\$730,133 78

Cash on Deposit in Bank : —
Crocker National Bank, Turner's Falls, \$4,318 68

Loans on Bank Stock, amount on each : —
On 63 shares Crocker National Bank, Turner's Falls, \$5,850 00
On 40 shares Packard National Bank, Greenfield, 4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$6,000	\$6,300 00	\$6,000 00
of Boston, Mass., 5s, . . .	4,000	4,570 00	4,000 00
of Providence, R. I., 5s, . . .	5,000	5,450 00	5,000 00
of East Saginaw, Mich, 5s, . . .	3,000	3,210 00	3,000 00
Town of Montague, Mass., 4s, . . .	9,000	9,135 00	9,000 00
City of Cambridge, Mass, 4s, . . .	20,000	20,650 00	20,000 00
	\$47,000	\$49,315 00	\$47,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
87	Crocker N'l B'k, Turner's Falls,	\$8,700	\$10,440 00	\$9,835 00
40	Conway Nat'l Bank, Conway,	4,000	4,800 00	4,000 00
10	Central Nat'l Bank, Boston, .	1,000	1,420 00	1,000 00
7	Columbian N'l Bank, Boston, .	700	750 00	1,014 50
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
10	Eliot National Bank, Boston, .	1,000	1,200 00	1,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,020 00	1,242 50
10	N'l B'k of Commerce, Boston,	1,000	1,280 00	1,203 75
40	Continental N'l Bank, Boston,	4,000	5,160 00	4,704 25
		\$22,400	\$27,070 00	\$25,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$7,000	\$7,640 00	\$7,000 00
Old Colony R.R., 6s,	5,000	5,450 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,750 00	15,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,400 00	5,000 00
Boston & Maine R.R. 7s,	3,000	3,150 00	3,000 00
	\$40,000	\$42,440 00	\$40,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,000 00 546,121 87	4 per cent. 5 "	\$10,000 00	5½ per cent.	\$10,000 00	6 per cent.

Amount invested in real estate for banking purposes,	\$31,000 00
Estimated value of the same,	31,000 00
Assessed value of the same,	22,400 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,891 68
Number of loans which are of an amount not exceeding \$3,000 each, 391	
Aggregate amount of the same,	297,468 87
Total number of loans upon real estate,	365
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	33,860 73
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	13,128 86
year ending Oct. 31, 1891, } 2 per cent., {	13,497 56
Number of accounts opened during the year ending Oct. 31, 1891, . . .	383
Number of accounts closed during the year ending Oct. 31, 1891, . . .	255
Total number of open accounts Oct. 31, 1891,	2,067
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,104 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	138,658 37
Number of same,	2,245
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	137,408 40
Number of same,	1,372
Date of examination by commissioner: November 19.	

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss.

Nov. 6, 1891.

Personally appeared D. P. Abercrombie, Treasurer of the Crocker Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN McILVENE, *Justice of the Peace.*

FRANKLIN, ss.

Nov. 6, 1891.

Personally appeared J. H. Root, President, and M. B. Allen, E. L. Goddard, James A. Gunn, W. H. P. Gilmore and G. L. Rist, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN McILVENE, *Justice of the Peace.*

DANVERS SAVINGS BANK—DANVERS.

Incorporated March 20, 1850. Present number of corporators, 42.

AUGUSTUS MUDGE, *President.*

ALBION F. WELCH, *Treasurer.*

ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

IRA P. POPE,

J. FRANK PORTER,

CHAS. H. GOULD,

CHAUNCEY S. RICHARDS,

GILBERT A. TAPLEY.

Open for business every business day, 8 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$19,775 00	Deposits,	\$1,239,413 50
Bank stock as per schedule, .	143,280 50	Guaranty fund, .	48,500 00
Loans on bank stock, . . .	18,225 00	Interest account, .	6,672 08
Railroad bonds as per schedule, .	56,000 00	Earnings undivided, .	10,010 93
Loans on railroad bonds, . .	70,000 00		
Loan on railroad stocks, . .	25,000 00		
Real estate by foreclosure, .	530 00		
Loans on real estate, . . .	525,546 72		
Loans on personal security, .	432,282 99		
Loans to counties, cities or towns (notes),	500 00		
Loans on depositors' books, .	325 00		
Deposit in bank, on interest, .	7,349 22		
Deposits in banks, not on interest, .	1,028 35		
Expense account,	191 66		
Insurance account,	105 83		
Cash on hand,	4,456 24		
	<u>\$1,304,596 51</u>		<u>\$1,304,596 51</u>

Cash on Deposit in Banks, amount in each :—

Faneuil Hall National Bank, Boston,	\$7,349 22
First National Bank, Danvers,	992 60
Maverick National Bank, Boston,	35 75

Loans on Bank Stock, amount on each :—

On 6 shares Salem National Bank, Salem,	} \$1,800 00
On 16 shares First National Bank, Danvers,	
On 5 shares First National Bank, Danvers,	375 00
On 3 shares First National Bank, Danvers,	50 00
On 200 shares Broadway National Bank, Boston,	16,000 00

Loans on Railroad Bonds, amount on each :—

On \$50,000 Boston & Maine R.R. 4s,	\$50,000 00
On \$20,000 Concord & Montreal R.R. 4s,	20,000 00

Loan on Railroad Stock :—

On 250 shares Boston & Maine R.R.,	\$25,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s,	\$10,000	\$10,250 00	\$9,775 00
of Boston, Mass, 4s,	10,000	10,050 00	10,000 00
	\$20,000	\$20,300 00	\$19,775 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$6,075 00	\$5,675 00
53	Blackstone Nat'l Bank, Boston,	5,300	5,300 00	5,300 00
10	Continental N'l Bank, Boston,	1,000	1,300 00	1,080 00
60	N'l B'k of Commerce, Boston,	6,000	7,665 00	6,000 00
70	Nat'l Exchange Bank, Boston,	7,000	9,546 25	7,097 50
85	Globe National Bank, Boston,	8,500	8,500 00	10,612 50
68	Howard Nat'l Bank, Boston, .	6,800	7,514 00	6,800 00
10	Lincoln Nat'l Bank, Boston, .	1,000	1,097 50	1,100 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,475 00	6,475 00
71	N'l B'k of No America, Boston,	7,100	8,768 50	7,268 75
65	N'l B'k of Redemption, Boston,	6,500	8,255 00	7,901 25
75	Nat'l Revere Bank, Boston, .	7,500	7,950 00	7,500 00
50	State National Bank, Boston, .	5,000	6,087 50	5,356 25
34	Traders' Nat'l Bank, Boston, .	3,400	3,400 00	3,345 00
80	Third National Bank, Boston,	8,000	8,530 00	8,000 00
20	Tremont Nat'l Bank, Boston, .	2,000	2,040 00	2,000 00
25	Washington N'l Bank, Boston,	2,500	2,975 00	2,500 00
131	First National Bank, Danvers,	9,825	10,873 00	10,197 00
75	National Bank of Commerce, New Bedford,	7,500	6,825 00	8,962 50
125	First N'l Bank, New Bedford,	12,500	18,750 00	14,947 25
20	Warren Nat'l Bank, Peabody,	2,000	2,700 00	2,000 00
10	Rockport N'l Bank, Rockport,	1,000	1,300 00	1,000 00
270	Asiatic Nat'l Bank, Salem, .	8,100	9,720 00	8,100 00
7	First National Bank, Salem, .	700	905 63	700 00
5	Naumkeag Nat'l Bank, Salem,	500	700 00	500 00
25	Salem National Bank, Salem, .	2,500	3,275 00	2,862 50
		\$132,225	\$157,527 38	\$143,280 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$16,000	\$16,320 00	\$16,000 00
Boston & Lowell R R 7s,	10,000	10,750 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,700 00	10,000 00
Fitchburg R R. 4s,	10,000	9,400 00	10,000 00
Fitchburg R.R. 4½s,	10,000	9,900 00	10,000 00
	\$56,000	\$57,070 00	\$56,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,349 22	3 per cent.	\$268,989 49	5 per cent.	\$263,925 00	6 per cent.
623 50	4 "	55,000 00	5½ "	500 00	6½ "
179,500 00	4½ "	220,800 00	5½ "	26,541 72	7 "
16,000 00	4¾ "	25,000 00	5¾ "	15,000 00	8 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$530 00
Assessed value of the same,	400 00
Number of loans which are of an amount not exceeding \$3,000 each, 286	
Aggregate amount of the same,	243,364 71
Total number of loans upon real estate,	283
Amount of investments from which no income is received,	530 00
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1891,	68,378 71
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	23,460 00
year ending Oct. 31, 1891, } 2 per cent., {	23,594 97
Number of accounts opened during the year ending Oct. 31, 1891,	387
Number of accounts closed during the year ending Oct. 31, 1891,	308
Total number of open accounts Oct. 31, 1891,	3,693
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,996 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	166,096 80
Number of same,	2,343
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	190,152 51
Number of same,	2,106
Date of examination by commissioner: April 30.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, SS.

Nov. 3, 1891.

Personally appeared Albion F. Welch, Treasurer of the Danvers Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. M. AYRES, *Justice of the Peace.*

ESSEX, SS.

Nov. 4, 1891.

Personally appeared Augustus Mudge, President, and Charles H. Gould, F. P. Merriam, J. Frank Porter, Israel H. Putnam, J. R. Langley and Charles H. White, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. M. AYRES, *Justice of the Peace.*

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 89.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS B. ENDICOTT, HOWARD COLBURN,

JOHN R. BULLARD, DON G. HILL,

WINSLOW WARREN.

Open for business daily, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$366,000 00	Deposits,	\$2,265,735 92
Loan on public funds,	25,000 00	Guaranty fund, . .	110,997 28
Bank stock as per schedule, . .	75,500 00	Profit and loss ac-	
Loans on bank stock,	3,960 00	count,	122,957 00
Railroad bonds as per schedule, .	719,500 00		
Railroad notes,	30,000 00		
Real estate (for banking pur-			
poses),	13,719 30		
Loans on real estate,	555,389 00		
Loans on personal security, . .	613,200 00		
Loans to counties, cities or towns			
(notes),	52,000 00		
Deposit in bank, on interest, . .	43,421 90		
Deposit in bank, not on interest, .	2,000 00		
	<u>\$2,499,690 20</u>		<u>\$2,499,690 20</u>

Cash on Deposit in Bank :—

Dedham National Bank, Dedham, \$45,421 90

Loan on Public Funds :—

On \$27,000 City of Chicago 7s, \$25,000 00

Loans on Bank Stock, amount on each :—	
On 3 shares Dedham National Bank, Dedham,	\$260' 00
On 10 shares National Bank of Redemption, Boston,	1,000 00
On 43 shares Dedham National Bank, Dedham,	1,000 00
On 6 shares Dedham National Bank, Dedham,	500 00
On 13 shares Dedham National Bank, Dedham,	1,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass , 4s,	\$100,000	\$126,120 00	{ \$100,000 00
of Boston, Mass , 6s,	10,000		{ 10,000 00
of Boston, Mass., 4s,	12,000		{ 12,000 00
of Cleveland, Ohio, 6s,	1,000		1,000 00
of Cleveland, Ohio, 5s,	36,000		36,000 00
of Columbus, Ohio, 4s,	10,000		10,000 00*
District of Columbia 5s,	30,000	32,100 00	30,000 00
City of Fall River, Mass , 6s,	10,000	10,500 00	10,000 00
of Grand Rapids, Mich., 5s,	10,000	10,700 00	10,000 00
of Grand Rapids, Mich., 8s,	8,000	8,480 00	8,000 00
Town of Lincoln, Mass., 6s,	2,000	2,100 00	2,000 00
of Malden, Mass., 6s,	10,000	10,100 00	10,000 00
City of Manchester, N. H., 6s,	18,000	18,360 00	18,000 00
Town of Melrose, Mass., 7s,	5,000	5,100 00	5,000 00
City of Portland, Me, 6s,	9,000	10,800 00	9,000 00*
of Providence, R. I., 4½s,	20,000	20,800 00	20,000 00
Town of South Norwalk, Conn , 6s,	5,000	5,400 00	5,000 00
of Woburn, Mass., 6s,	5,000	5,350 00	5,000 00
City of Springfield, Ohio, 4½s,	40,000	44,800 00	40,000 00
of Dayton, Ohio, 5s,	25,000	27,750 00	25,000 00
	\$366,000	\$386,660 00	\$366,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas National Bank, Boston,	\$14,500	\$17,400 00	\$14,500 00
75	Blackstone Nat'l Bank, Boston,	7,500	7,575 00	7,500 00
75	N'l B'k of Commerce, Boston,	7,500	9,450 00	7,500 00
150	Dedham Nat'l B'k, Dedham, .	15,000	15,900 00	15,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
40	Howard Nat'l Bank, Boston, .	4,000	4,400 00	4,000 00
60	People's Nat'l Bank, Boston, .	6,000	9,600 00	6,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,300 00	5,000 00
25	State National Bank, Boston, .	2,500	3,000 00	2,500 00
25	National Union Bank, Boston,	2,500	3,500 00	2,500 00
85	Nat'l Webster Bank, Boston, .	8,500	8,500 00	8,500 00
		\$75,500	\$88,125 00	\$75,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$25,000	\$25,188 00	\$25,000 00
Boston, Barre & Gardner R.R. 7s, .	23,000	23,690 00	23,000 00
Boston, Barre & Gardner R.R. 5s, .	2,000	2,020 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	35,000	38,150 00	35,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	12,100 00	11,000 00
Boston & Maine R.R. 7s,	56,000	58,240 00	56,000 00
Boston & Lowell R.R. 7s,	55,500	57,165 00	55,500 00
Boston & Lowell R.R. 6s,	26,000	28,080 00	26,000 00
Boston & Lowell R.R. 5s,	5,000	5,300 00	5,000 00
Boston & Lowell R.R. 4½s,	5,000	5,200 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	26,500 00	25,000 00
Concord & Claremont R.R. 7s, . .	1,000	1,030 00	1,000 00
Conn. & Passumpsic Rivers, R.R. 7s,	78,500	81,640 00	78,500 00
Eastern R.R. 6s,	29,000	34,800 00	29,000 00
Fitchburg R.R. 5s,	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	45,000	45,000 00	45,000 00
Leeds & Farmington R.R. 6s, . . .	4,500	4,860 00	4,500 00
Lowell & Andover R.R. 6s,	9,000	9,360 00	9,000 00
Maine Central R.R. 7s,	20,000	23,000 00	20,000 00
Maine Central R.R. 4½s,	3,000	3,210 00	3,000 00
Nashua & Lowell R.R. 6s,	2,000	2,060 00	2,000 00
Nashua & Rochester R.R. 5s, . . .	5,500	5,610 00	5,500 00
New Bedford R.R. 7s,	2,000	2,160 00	2,000 00
Newport & Richford R.R. 5s, . . .	35,000	37,450 00	35,000 00*
New York, Prov. & Boston R.R. 7s,	30,000	34,500 00	30,000 00
Old Colony R.R. 6s,	5,000	10,850 00	5,000 00
Old Colony R.R. 7s,	5,000		
Portland & Ogdensburg R.R. 6s, . .	31,500	35,595 00	31,500 00
Salem & Lowell R.R. 6s,	10,500	11,550 00	10,500 00
Vermont & Massachusetts R.R. 5s,	119,000	126,140 00	119,000 00
Worcester & Nashua R.R. 5s, . . .	500	500 00	500 00
	\$719,500	\$766,548 00	\$719,500 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,421 90	2 per cent.	\$115,000 00	5½ per cent.	\$70,000 00	5½ per cent.
12,000 00	4 "	138,000 00	5½ "	579,149 00	6 "
365,400 00	5 "				

Amount invested in real estate for banking purposes,	\$13,792 20
Estimated value of the same,	13,792 20
Assessed value of the same,	5,400 00
Net income received from same during year ending Oct. 31, 1891, . .	233 44

Number of loans which are of an amount not exceeding \$3,000 each, .	425	
Aggregate amount of the same,		\$419,399 00
Total number of loans upon real estate,	443	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		130,174 54
Times for the dividends fixed by the by-laws: second Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	} 2 per cent., { } 2 per cent., {	41,600 12
		42,278 75
Number of accounts opened during the year ending Oct. 31, 1891, .	646	
Number of accounts closed during the year ending Oct. 31, 1891, .	496	
Total number of open accounts Oct. 31, 1891,	5,966	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		5,953 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		323,685 83
Number of same,	3,600	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		314,433 46
Number of same,	2,870	
Date of examination by commissioner: March 3.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. Nov. 4, 1891.

Personally appeared Alfred Hewins, Treasurer of the Dedham Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ERASTUS WORTHINGTON, *Justice of the Peace.*

NORFOLK, ss. Nov. 4, 1891.

Personally appeared Augustus B. Endicott, President, and Calvin Guild, Elijah Howe, Jr., John H. Burdakin, Howard Colburn and Don Gleason Hill, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ERASTUS WORTHINGTON, *Justice of the Peace.*

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 23.

GEORGE T. SAMPSON, *President.*

WILLIAM B. PIGEON, *Treasurer.*

WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN THOMPSON,

GEO. L. THORNDIKE,

W. B. PIGEON,

N. M. JEWETT,

RUFUS CUSHMAN,

ROBERT CROSBIE,

E. M. McPHERSON.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$126,000 00	Deposits, . . .	\$2,254,773 40
Bank stock as per schedule, .	266,480 00	Guaranty fund, .	94,275 80
Railroad bonds as per schedule, .	132,500 00	Interest account, .	26,286 14
Real estate (for banking purposes),	15,496 95	Profit and loss account,	45,924 47
Real estate by foreclosure, . .	6,438 32		
Loans on real estate,	1,258,957 00		
Loans on personal security, . .	561,600 00		
Deposits in banks, on interest, .	44,459 34		
Expense account,	2,682 57		
Cash on hand,	6,645 63		
	<u>\$2,421,259 81</u>		<u>\$2,421,259 81</u>

Cash on Deposit in Banks, amount in each:—

First Ward National Bank, East Boston,	\$42,106 71
First National Bank, Boston,	2,352 63

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . .	\$28,000	\$31,640 00	\$28,000 00
of Cleveland, Ohio, 5s, . .	16,000	16,800 00	16,000 00
of Cleveland, Ohio, 6s, . .	9,000	9,450 00	9,000 00
District of Columbia 7s, . .	1,000	1,270 00	1,000 00
City of Detroit, Mich, 6s, . .	8,000	10,400 00	8,000 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fort Wayne, Ind., 6s, .	\$3,000	\$3,330 00	\$3,000 00
of Gloucester, Mass., 4s, .	2,000	2,020 00	2,000 00
of Grand Rapids, Mich., 5s, .	7,000	7,420 00	7,000 00
of Newton, Mass, 6s, .	10,000	12,150 00	10,000 00
of Springfield, Ohio, 4½s., .	17,000	17,500 00	17,000 00
of Lynn, Mass., 4s, .	5,000	5,075 00	5,000 00
of Providence, R. I., 5s, .	20,000	21,520 00	20,000 00
	\$126,000	\$138,575 00	\$126,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$7,056 00	\$5,000 00
50	Atlas National Bank, Boston, .	5,000	6,075 00	5,000 00
200	Boston National Bank, Boston,	20,000	22,400 00	20,000 00
50	Blackstone N'l Bank, Boston, .	5,000	5,000 00	5,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,456 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	13,050 00	10,000 00
170	N'l B'k of Commerce, Boston,	17,000	21,844 00	17,000 00
40	Commercial N'l Bank, Boston,	4,000	3,840 00	3,880 00
100	National Eagle Bank, Boston,	10,000	10,300 00	10,000 00
115	Eliot National Bank, Boston, .	11,500	14,030 00	11,500 00
138	First Ward N'l Bank, Boston,	13,800	17,940 00	13,800 00
260	Freeman's Nat'l Bank, Boston,	26,000	26,032 00	26,000 00
200	Globe National Bank, Boston,	20,000	20,050 00	20,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	9,300 00	7,500 00
80	Howard Nat'l Bank, Boston, .	8,000	8,840 00	8,000 00
4	Mechanics' N'l Bank, Boston,	400	520 00	400 00
50	Merchants' N'l Bank, Boston, .	5,000	7,475 00	5,000 00
50	Market National Bank, Boston,	5,000	5,000 00	5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,900 00	5,000 00
30	Mass. National Bank, Boston, .	3,000	3,247 00	3,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,237 00	5,000 00
150	N'l B'k of No. America, Boston,	15,000	18,525 00	15,000 00
10	North National Bank, Boston,	1,000	1,392 00	1,000 00
100	National Revere Bank, Boston,	10,000	10,625 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	16,000 00	10,000 00
34	N'l B'k of Redemption, Boston,	3,400	4,318 00	3,400 00
25	Second National Bank, Boston,	2,500	4,631 00	2,500 00
105	Suffolk National Bank, Boston,	10,500	11,156 00	10,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,975 00	7,500 00
100	State National Bank, Boston, .	10,000	12,175 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,106 00	5,000 00
5	Nat'l Webster Bank, Boston, .	500	500 00	500 00
		\$266,600	\$311,995 00	\$266,480 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$21,500	\$21,920 00	\$21,500 00
Boston & Albany R.R. 6s, . . .	5,000	5,250 00	5,000 00
Boston & Albany R.R. 7s, . . .	11,000	11,055 00	11,000 00
Boston, Clinton & Fitchburg R.R. 5s,	5,000	5,500 00	5,000 00
Dexter & Piscataquis R.R. 4s, . . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 7s,	3,000	3,125 00	3,000 00
Maine Central R.R. 6s,	6,000	6,720 00	6,000 00
Maine Central R.R. 7s,	20,000	22,800 00	20,000 00
Old Colony R.R. 7s,	5,000	5,250 00	5,000 00
Old Colony R.R. 6s,	21,000	22,590 00	21,000 00
Portland & Ogdensburg R.R. 6s, . .	13,000	14,560 00	13,000 00
Maine Central R.R. 4½s,	12,000	12,720 00	12,000 00
	\$132,500	\$141,490 00	\$132,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$44,459 34	2½ per cent.	\$89,500 00	5¼ per cent.	\$290,212 00	6 per cent.
25,000 00	4¾ “	427,695 00	5½ “	1,200 00	7 “
938,950 00	5 “	48,000 00	5¾ “		

Amount invested in real estate for banking purposes,	\$15,496 95
Estimated value of the same,	23,000 00
Assessed value of the same,	23,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	449 47
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,438 32
Assessed value of the same,	7,300 00
Net income received from same during year ending Oct. 31, 1891, . . .	435 70
Number of loans which are of an amount not exceeding \$3,000 each, 523	
Aggregate amount of the same,	744,007 00
Total number of loans upon real estate,	602
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	118,883 05
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	38,952 80
year ending Oct. 31, 1891, } 2 per cent., {	40,115 02
Number of accounts opened during the year ending Oct. 31, 1891, . . .	1,734
Number of accounts closed during the year ending Oct. 31, 1891, . . .	1,256
Total number of open accounts Oct. 31, 1891,	8,718
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	7,558 60

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$673,324 00
Number of same,	14,127
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	628,732 10
Number of same,	9,656
Date of examination by commissioner: March 31.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 18, 1891.

Personally appeared William B. Pigeon, Treasurer of the East Boston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ANDREW P. FISHER, *Notary Public*.

SUFFOLK, ss. Nov. 18, 1891.

Personally appeared George T. Sampson, President, and John Thompson, Robert Crosbie, Geo. L. Thorndike, Wm. Waters, Jr., and James L. Walsh, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ANDREW P. FISHER, *Notary Public*.

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 42.

SAMUEL KEITH, *President.*

ISAAC N. NUTTER, *Treasurer.*

ISAAC N. NUTTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL KEITH,

F. S. STRONG,

GEO. M. KEITH,

R. C. KEITH,

AARON HOBART,

JOHN HOBART,

JOSHUA DEAN.

Open for business every business day, except Wednesday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Wednesday and Saturday, 6.30 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,900 00	Deposits,	\$616,940 48
Bank stock as per schedule, .	77,706 25	Guaranty fund, . .	18,995 70
Railroad bonds as per schedule, .	44,000 00	Interest account, .	14,998 11
Real estate for banking purposes,	12,000 00	Suspense account, .	100 00
Real estate by foreclosure,	3,270 31		
Loans on real estate,	310,187 95		
Loans on personal security,	190,650 00		
Loans to counties, cities or towns (notes),	3,000 00		
Deposit in bank, on interest,	6,093 59		
Expense account,	602 14		
Bank building account,	223 25		
Cash on hand,	1,400 80		
	<u>\$651,034 29</u>		<u>\$651,034 29</u>

Cash on Deposit in Bank :—

Tremont National Bank, Boston, \$6,093 59

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Woburn, Mass., 6s,	\$2,000	\$2,030 00	\$1,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	National City Bank, Boston, .	\$2,500	\$2,400 00	\$2,500 00
10	National Bank of the Common- wealth, Boston,	1,000	1,850 00	1,225 00
25	National Eagle Bank, Boston,	2,500	2,575 00	2,500 00
50	Fourth National Bank, Boston,	5,000	6,200 00	5,000 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
35	Globe National Bank, Boston,	3,500	3,500 00	3,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,200 00	1,250 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,852 00	2,300 00
20	Market National Bank, Boston,	2,000	2,000 00	2,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	4,060 00	4,000 00
20	N'l B'k of No. America, Boston,	2,000	2,470 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	6,500 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,520 00	2,000 00
22	State National Bank, Boston, .	2,200	2,673 00	2,471 25
120	Third National Bank, Boston,	12,000	12,720 00	12,000 00
25	Traders' Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,100 00	5,480 00
40	Nat'l Webster Bank, Boston, .	4,000	4,000 00	4,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,368 00	1,200 00
50	Brockton N'l Bank, Brockton,	5,000	6,250 00	5,000 00
40	Home Nat'l Bank, Brockton, .	4,000	6,000 00	4,580 00
20	First N'l Bank, West Newton,	2,000	2,000 00	2,000 00
12	State Street Safe Deposit and Trust Company, Boston, .	1,200	1,200 00	1,200 00
		\$74,400	\$84,288 00	\$77,706 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$6,000	\$6,450 00	\$6,000 00
Eastern R.R. 6s,	5,000	6,200 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,360 00	4,000 00
Newport & Richford R.R. 5s,	5,000	5,200 00	5,000 00*
Vermont & Massachusetts R.R. 5s, .	5,000	5,400 00	5,000 00
Nashua & Rochester R.R. 5s,	3,000	3,060 00	3,000 00
Fitchburg R.R. 5s,	11,000	11,680 00	11,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
	\$44,000	\$47,350 00	\$44,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,093 59 8,300 00	2½ per cent. 5 “	\$139,200 00	5½ per cent.	\$356,337 95	6 per cent.

Amount invested in real estate for banking purposes,	\$12,000 00
Estimated value of the same,	12,000 00
Assessed value of the same,	8,400 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,270 31
Assessed value of the same,	4,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 306	
Aggregate amount of the same,	282,687 95
Total number of loans upon real estate,	291
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	34,215 45
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	11,469 62
year ending Oct. 31, 1891, } 2½ per cent., {	14,528 77
Number of accounts opened during the year ending Oct. 31, 1891,	226
Number of accounts closed during the year ending Oct. 31, 1891,	157
Total number of open accounts Oct. 31, 1891,	1,844
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,823 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	86,045 84
Number of same,	1,287
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	91,418 85
Number of same,	1,056
Date of examination by commissioner: June 25.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 14, 1891.

Personally appeared Isaac N. Nutter, Treasurer of the East Bridgewater Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. S. WHITMARSH, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 14, 1891.

Personally appeared Samuel Keith, President, and Joshua Dean, F. S. Strong, John Hobart, Geo. M. Keith and Aaron Hobart, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. S. WHITMARSH, *Justice of the Peace.*

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK— EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 33.

GEORGE STEVENS, *President.*

WILLIAM E. LLOYD, *Treasurer.*

WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH H. TYLER,

GEORGE STEVENS,

ANDREW J. GREEN,

JOHN C. BULLARD,

JAMES M. PRICE.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . .	\$137,916 67	Deposits,	\$1,712,163 47
Loan on bank stock,	2,800 00	Guaranty fund, . .	82,423 22
Railroad bonds as per schedule, . .	43,500 00	Interest account, . .	743 69
Real estate (for banking purposes),	3,000 00	Profit and loss account,	48,949 18
Loans on real estate,	1,158,528 97		
Loans on personal security, . .	480,743 51		
Loans to counties, cities or towns (notes),	8,000 00		
Loans on depositors' books, . .	500 00		
Deposit in bank, on interest, . .	5,151 49		
Deposit in bank, not on interest, . .	2,000 00		
Expense account,	371 40		
Stock of East Cambridge Land Company,*	1 00		
Cash on hand,	1,766 52		
	<u>\$1,844,279 56</u>		<u>\$1,844,279 56</u>

* Taken to secure indebtedness.

Cash on Deposit in Bank :—

Lechmere National Bank, East Cambridge, \$7,151 49

Loan on Bank Stock :—

On 30 shares Lechmere National Bank Stock, \$2,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas National Bank, Boston, .	\$700	\$850 50	\$700 00
54	Blackstone Na'l Bank, Boston,	5,400	5,413 50	5,400 00
63	Boston Nat'l Bank, Boston, .	6,300	7,087 50	6,300 00
41	Bunker Hill N'l Bank, Boston,	4,100	8,405 00	4,100 00
67	N'l B'k of Commerce, Boston,	6,700	8,584 37	6,700 00
40	National Bank of the Com- monwealth, Boston, . . .	4,000	7,410 00	4,000 00
30	Continental N'l Bank, Boston,	3,000	3,877 50	3,000 00
12	Eliot National Bank, Boston, .	1,200	1,464 00	1,200 00
16	Nat'l Exchange Bank, Boston,	1,600	2,188 00	1,600 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,842 50	2,000 00
50	First Ward N'l Bank, Boston,	5,000	6,550 00	4,000 00
21	Globe National Bank, Boston,	2,100	2,152 50	2,100 00
115	N'l Hide & Leather B'k, Boston,	11,500	14,260 00	11,500 00
60	Howard Nat'l Bank, Boston, .	6,000	6,630 00	6,000 00
5	Massachusetts N'l B'k, Boston,	500	541 25	500 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,500 00	5,000 00
40	Metropolitan N'l Bank, Boston,	4,000	3,615 00	4,000 00
20	New England N'l B'k, Boston,	2,000	3,280 00	2,000 00
19	North National Bank, Boston,	1,900	2,645 75	1,900 00
5	N'l B'k of No America, Boston,	500	623 75	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,270 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	9,338 00	5,800 00
38	National Revere Bank, Boston,	3,800	4,037 50	3,800 00
183	Third National Bank, Boston, .	18,300	19,581 00	18,300 00
76	Tremont Nat'l Bank, Boston, .	7,600	7,771 00	7,600 00
5	National Union Bank, Boston,	500	701 25	500 00
67	Nat'l Webster Bank, Boston, .	6,700	6,700 00	6,700 00
26	City Nat'l Bank, Cambridge, .	2,600	4,160 00	2,600 00
24	Charles River National Bank, Cambridge,	2,400	3,480 00	2,400 00
51	Lechmere N'l B'k, Cambridge,	5,100	8,670 00	5,066 67
13	Newton Nat'l Bank, Newton, .	1,300	1,300 00	1,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,210 00	1,100 00
25	First National Bank, Malden, .	2,500	3,850 00	2,500 00
35	First Nat'l Bank, Marlborough,	3,500	3,350 00	2,850 00
30	Merchants' Nat'l Bank, New- buryport,	600	750 00	600 00
33	Concord Nat'l Bank, Concord,	3,300	4,620 00	3,300 00
		\$139,600	\$176,709 87	\$137,916 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R R. 6s,	\$8,500	\$10,285 00	\$8,500 00
Boston & Albany R.R. 7s, . . .	15,000	15,150 00	15,000 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
	\$43,500	\$45,435 00	\$43,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,842 51	0 per cent.	\$79,000 00	5½ per cent.	\$363,729 97	6 per cent.
5,151 49	2 “	25,000 00	5¾ “	50,000 00	6½ “
8,000 00	3½ “	1,106,825 00	5½ “	675 00	7 “
14,500 00	4 “				

Amount invested in real estate for banking purposes,	\$3,000 00
Estimated value of the same,	10,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1891,	215 00
Number of loans which are of an amount not exceeding \$3,000 each, 503	
Aggregate amount of the same,	649,736 97
Total number of loans upon real estate,	586
Amount of investments from which no income is received,	2,842 51
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1891,	91,998 95
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	30,211 45
year ending Oct. 31, 1891, } 2½ per cent., {	38,466 97
Number of accounts opened during the year ending Oct. 31, 1891,	1,516
Number of accounts closed during the year ending Oct. 31, 1891,	1,248
Total number of open accounts Oct. 31, 1891,	6,909
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,131 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	489,532 78
Number of same,	11,232
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	454,511 07
Number of same,	7,275
Date of examination by commissioner: Feb. 19.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 14, 1891.

Personally appeared William E. Lloyd, Treasurer of the East Cambridge Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM V. THOMPSON, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 14, 1891.

Personally appeared George Stevens, President, and Lewis Hall, J. M. Price, John C. Bullard, H. N. Hovey and Joseph H. Tyler, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM V. THOMPSON, *Justice of the Peace.*

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 29.

JOHN MAYHER, *President.*

SAMUEL T. SEELYE, *Treasurer.*

O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN MAYHER,

F. C. GREENE,

GEO. L. MANCHESTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$6,000 00	Deposits,	\$628,323 15
Bank stock as per schedule, .	191,230 95	Guaranty fund, .	32,500 00
Loans on bank stock,	1,700 00	Interest account, .	2,526 74
Real estate by foreclosure, .	17,385 74	Profit and loss ac-	
Loans on real estate,	258,340 00	count,	1,008 35
Loans on personal security, .	131,456 33		
Loans to counties, cities or towns			
(notes),	15,000 00		
Loans on depositors' books, .	100 00		
Deposits in banks, on interest, .	32,548 71		
Deposits in banks, not on interest,	10,000 00		
Expense account,	596 51		
	\$664,358 24		\$664,358 24

Cash on Deposit in Banks, amount in each :—

First National Bank, Adams,	\$10,000 00
Hampshire County National Bank, Northampton,	20,000 00
First National Bank, Easthampton,	12,548 71

Loans on Bank Stock, amount on each :—

On 3 shares First National Bank, Easthampton,	\$300 00
On 14 shares Hampshire County National Bank, Northampton,	1,400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich, 8s, .	\$6,000	\$6,480 00	\$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Adams, .	\$10,000	\$15,000 00	\$14,100 00
100	Berkshire N'l B'k, No. Adams,	10,000	10,000 00	10,000 00
22	Blackstone Nat'l Bank, Boston,	2,200	2,500 00	2,200 00
7	N'l B'k of Commerce, Boston,	700	840 00	700 00
20	North National Bank, Boston,	2,000	2,600 00	2,000 00
50	Second Nat'l Bank, Boston, .	5,000	8,000 00	6,657 50
25	State National Bank, Boston,	2,500	3,181 00	3,181 25
171	First N'l Bank, Easthampton,	17,100	23,940 00	17,100 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	16,000 00	10,000 00
44	First National Bank, Lynn, .	4,400	5,720 00	4,400 00
102	First N'l Bank, Northampton,	10,200	13,000 00	10,200 00
100	Northampton National Bank, Northampton,	10,000	17,500 00	11,314 00
50	Hampshire County Nat'l Bank, Northampton,	5,000	6,250 00	5,800 00
100	Pittsfield N'l Bank, Pittsfield,	10,000	16,494 00	16,494 20
42	Chicopee N'l B'k, Springfield,	4,200	7,400 00	6,600 00
111	Chapin N'l Bank, Springfield,	11,100	17,108 00	17,108 00
100	First Nat'l Bank, Springfield, .	10,000	14,951 00	14,951 00
100	Agawam N'l B'k, Springfield,	10,000	10,000 00	10,000 00
29	John Hancock National Bank, Springfield,	2,900	3,625 00	3,625 00
55	Second N'l Bank, Springfield,	5,500	8,800 00	8,800 00
30	Housatonic Nat'l Bank, Stock- bridge,	3,000	4,800 00	4,000 00
50	First National Bank, Westfield,	5,000	7,000 00	7,000 00
50	First N'l Bank, West Newton,	5,000	5,200 00	5,000 00
		\$155,800	\$219,909 00	\$191,230 95

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,548 71	4 per cent.	\$4,000 00	5½ per cent.	\$115,643 33	6 per cent.
15,000 00	4½ “	102,515 00	5½ “	1,120 00	6½ “
166,518 00	5 “	1,800 00	5¾ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$17,385 74
Assessed value of the same,	14,200 00
Net income received from same during year ending Oct. 31, 1891,	710 50
Number of loans which are of an amount not exceeding \$3,000 each, 229	
Aggregate amount of the same,	204,810 52
Total number of loans upon real estate,	215
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	40,433 61
Times for the dividends fixed by the by-laws: January 23 and July 23.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	12,293 53
year ending Oct. 31, 1891, } 2½ per cent., {	13,330 51
Number of accounts opened during the year ending Oct. 31, 1891,	356
Number of accounts closed during the year ending Oct. 31, 1891,	334
Total number of open accounts Oct. 31, 1891,	1,847
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,457 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	154,202 78
Number of same,	1,880
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	127,665 68
Number of same,	1,398
Date of examination by commissioner: June 29.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss.

Nov. 6, 1891.

Personally appeared Samuel T. Seelye, Treasurer of the Easthampton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. H. JOHNSON, *Notary Public*.

HAMPSHIRE, ss.

Nov. 6, 1891.

Personally appeared John Mayher, President, and J. W. Wilson, E. T. Sawyer, F. C. Greene, B. P. Owen and E. W. Wood, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. H. JOHNSON, *Notary Public*.

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 42.

ZECHARIAH L. BICKNELL, *President.*

JOHN A. RAYMOND, *Treasurer.*

JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

Z. L. BICKNELL,

JOHN P. BURRELL.

H. F. BICKNELL,

N. D. CANTERBURY.

E. G. BATES.

CHAS. H. PRATT.

JOHN W. BATES,

JOSEPH A. CUSHING.

Open for business every business day, 2 to 5 P.M.; Saturday, 2 to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$72,000 00	Deposits, . . .	\$473,362 96
Bank stock as per schedule, .	26,100 00	Guaranty fund,	19,723 00
Railroad bonds as per schedule,	59,000 00	Profit and loss ac-	
Loans on real estate, . . .	331,424 35	count, . . .	6,532 94
Loans on personal security, .	3,225 00		
Deposit in bank, on interest, .	6,896 03		
Expense account, . . .	153 96		
Cash on hand,	819 56		
	<u>\$499,618 90</u>		<u>\$499,618 90</u>

Cash on Deposit in Bank :—

Manufacturers' National Bank, Boston,	\$6,896 03
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass , 4s, . .	\$10,000	\$10,050 00	\$10,000 00
of Brockton, Mass , 4s, . .	10,000	10,100 00	10,000 00
of Charlestown, Mass , 6s, . .	2,000	2,060 00	2,000 00
of Cleveland, Ohio, 5s, . .	3,000	3,270 00	3,000 00
of Dayton, Ohio, 4s, . .	3,000	2,850 00	3,000 00
of Detroit, Mich , 7s, . .	2,000	2,520 00	2,000 00
of Detroit, Mich , 6s, . .	1,000	1,190 00	1,000 00
District of Columbia 7s, . .	4,000	4,920 00	4,000 00
City of Fall River, Mass., 6s, . .	2,000	2,420 00	2,000 00
of Grand Rapids, Mich., 8s, . .	4,000	4,640 00	4,000 00
of Lynn, Mass , 5s, . .	1,000	1,120 00	1,000 00
of Newton, Mass., 6s, . .	2,000	2,430 00	2,000 00
of Portland, Me., 6s, . .	3,000	3,600 00	3,000 00*

* A legal investment when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . . .	\$2,000	\$2,260 00	\$2,000 00
Town of South Abington, Mass., 4s,	5,000	5,050 00	5,000 00
City of Springfield, Mass., 6s, . . .	1,000	1,210 00	1,000 00
of Springfield, Mass., 7s, . . .	1,000	1,295 00	1,000 00
Town of Turner's Falls, Mass., 4s, .	5,000	5,000 00	5,000 00
of Weymouth, Mass., 4s, . . .	11,000	11,110 00	11,000 00
	\$72,000	\$77,095 00	\$72,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston, . .	\$1,000	\$1,420 00	\$1,000 00
35	Columbian Nat'l Bank, Boston, .	3,500	3,753 75	3,500 00
138	Union Nat'l Bank, Weymouth, . .	13,800	15,594 00	13,800 00
20	Dedham Nat'l Bank, Dedham, . .	2,000	2,100 00	2,000 00
5	First Ward N'l Bank, Boston, . .	500	650 00	500 00
25	Massachusetts Loan and Trust Company, Boston,	2,500	2,775 00	2,500 00
4	Nat'l Revere Bank, Boston, . . .	400	424 00	400 00
5	Salem National Bank, Salem, . .	500	635 00	500 00
11	Shawmut Nat'l Bank, Boston, . .	1,100	1,386 00	1,100 00
8	State National Bank, Boston, . .	800	972 00	800 00
		\$26,100	\$29,709 75	\$26,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R R. 5s,	\$14,000	\$15,400 00	\$14,000 00
Boston & Lowell R R. 5s,	3,000	3,135 00	3,000 00
Boston & Lowell R R. 6s,	3,000	3,180 00	3,000 00
Boston & Maine R R. 7s,	3,000	3,120 00	3,000 00
Fitchburg R R. 4s,	5,000	4,700 00	5,000 00
Lowell & Lawrence R R. 6s,	1,000	1,085 00	1,000 00
Maine Central R R. 7s,	7,000	7,665 00	7,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,160 00	1,000 00
Old Colony R R 6s,	7,000	7,560 00	7,000 00
Old Colony R R 4½s,	5,000	5,400 00	5,000 00
Portland & Ogdensburg R R. 6s, . .	8,000	8,960 00	8,000 00
Vermont & Massachusetts R R. 5s, .	2,000	2,110 00	2,000 00
	\$59,000	\$63,475 00	\$59,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,896 03	3 per cent.	\$292,734 75	6 per cent.	\$13,750 52	7 per cent.
8,000 00	5 "	13,939 08	6½ "	1,425 00	8 "
4,800 00	5½ "				

Number of loans which are of an amount not exceeding \$3,000 each, 285
 Aggregate amount of the same, \$276,849 35.
 Total number of loans upon real estate, 290
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 27,030 65.
 Times for the dividends fixed by the by-laws: April 1 and October 1.
 Rate and amount of each semi-annual dividend during the } 2¼ per cent., { 9,154 33
 year ending Oct. 31, 1891, } 2½ per cent., { 9,831 58
 Number of accounts opened during the year ending Oct. 31, 1891, . . 287
 Number of accounts closed during the year ending Oct. 31, 1891, . . 196
 Total number of open accounts Oct. 31, 1891, 1,621
 Total expenses of the corporation for the year ending Oct. 31, 1891
 (exclusive of taxes), 1,467 86
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 109,466 03.
 Number of same, 1,568
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 77,845 08.
 Number of same, 1,076.
 Date of examination by commissioner: June 11.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 12, 1891.

Personally appeared John A. Raymond, Treasurer of the East Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN W. BATES, *Justice of the Peace.*

NORFOLK, ss.

Nov. 12, 1891.

Personally appeared Zechariah L. Bicknell, President, and N. D. Canterbury, E. G. Bates, C. H. Pratt, H. F. Bicknell, Joseph A. Cushing and F. D. Thayer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN W. BATES, *Justice of the Peace.*

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 55.

JOHN CARR, *President.*

FRANK E. GRANGER, *Treasurer.*

JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CARR,

WILLIAM S. LELAND,

IVORY HARMON,

GORHAM ROGERS,

SAMUEL B. HOPKINS,

GREENLEAF C. GEORGE.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$278,100 00	Deposits,	\$2,757,463 93
Loans on public funds, . . .	22,000 00	Guaranty fund, . .	68,182 45
Bank stock as per schedule, .	57,200 00	Interest account, . .	1,131 10
Loans on bank stock,	10,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	253,500 00	count,	20,907 27
Loans on railroad bonds, . . .	73,000 00	Tax account,	4,000 00
Railroad notes,	25,000 00	Suspense account, . .	1,299 91
Loans on real estate,	1,244,719 45		
Loans on personal security, . .	797,000 00		
Loans to counties, cities or towns			
(notes),	30,000 00		
Deposit in bank, on interest, .	53,870 71		
Expense account,	871 37		
Short and surplus account, . .	163 79		
Cash on hand,	7,559 34		
	<u>\$2,852,984 66</u>		<u>\$2,852,984 66</u>

Cash on Deposit in Bank: —

People's National Bank, Boston, \$53,870 71

Loans on Public Funds, amount on each: —

On \$2,000 City of Holyoke, Mass., 4s,	\$2,000 00
On \$3,000 City of Newton, Mass., 4s,	3,000 00
On \$3,000 Town of Hyde Park, Ill., 7s,	3,000 00
On \$15,000 City of Danbury, Conn., 4s,	14,000 00

Loans on Bank Stock, amount on each :—

On 100 shares Broadway National Bank, Boston,	\$8,000 00
On 10 shares National Exchange Bank, Boston,	1,000 00
On 10 shares People's National Bank, Boston,	1,000 00

Loans on Railroad Bonds, amount on each :—

On \$33,000 Concord & Montreal R.R. 4s,	\$31,000 00
On \$40,000 Old Colony R.R. 4s,	38,000 00
On \$1,500 Nashua & Rochester R.R. 5s,	1,500 00
On \$2,500 Maine Central R.R. 4½s,	2,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Bangor, Me., 6s,	\$4,000	\$4,946 80	\$4,000 00
of Boston, Mass., 6s,	35,000	37,812 50	35,000 00
of Boston, Mass., 5s,	25,000	28,560 00	25,000 00
of Boston, Mass., 4s,	42,600	43,251 78	42,600 00
Town of Brookline, Mass., 7s,	4,000	4,692 80	4,000 00
City of Chelsea, Mass., 6s,	15,000	15,940 00	15,000 00
of Dover, N. H., 6s,	5,900	6,022 13	5,900 00
of Fall River, Mass., 6s,	10,000	12,433 00	10,000 00
of Lawrence, Mass., 6s,	15,000	15,848 50	15,000 00
of Lynn, Mass., 5s,	10,000	11,140 00	10,000 00
of Manchester, N. H., 6s,	10,000	10,689 00	10,000 00
Town of Marlborough, Mass., 4s,	9,000	9,334 80	9,000 00
City of Portsmouth, N. H., 6s,	10,000	10,219 00	10,000 00*
of Providence, R. I., 5s,	20,000	21,694 00	20,000 00
of Providence, R. I., 4½s,	5,000	5,243 00	5,000 00
of Springfield, Mass., 6s,	20,000	24,734 00	20,000 00
of Taunton, Mass., 6s,	10,000	10,924 00	10,000 00
of Taunton, Mass., 5s,	10,000	10,406 00	10,000 00
of Woburn, Mass., 6s,	8,000	8,376 80	8,000 00
District of Columbia 5s,	7,000	7,567 70	7,000 00
State of New Hampshire 6s,	2,600	3,235 70	2,600 00
	\$278,100	\$303,071 51	\$278,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	\$1,000	\$1,417 50	\$1,000 00
70	Atlas National Bank, Boston,	7,000	8,505 00	7,000 00
20	Columbian N'l Bank, Boston,	2,000	2,145 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	6,525 00	5,000 00
10	Eliot National Bank, Boston,	1,000	1,030 00	1,000 00
13	Howard Nat'l Bank, Boston,	1,300	1,436 50	1,300 00
30	Market Nat'l Bank, Boston,	3,000	3,000 00	3,000 00
30	Merchants' N'l Bank, Boston,	3,000	4,485 00	3,000 00
61	Mt. Vernon N'l Bank, Boston,	6,100	8,418 00	6,100 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America, Boston,	\$1,000	\$1,235 00	\$1,000 00
20	N'l B'k of Redemption, Boston,	2,000	2,540 00	2,000 00
10	National Eagle Bank, Boston,	1,000	1,030 00	1,000 00
10	Naumkeag N'l Bank, Salem, .	1,000	1,052 00	1,000 00
171	People's Nat'l Bank, Boston, .	17,100	27,702 00	17,100 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,418 00	4,300 00
14	State National Bank, Boston, .	1,400	1,704 50	1,400 00
		\$57,200	\$77,643 50	\$57,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany 7s,	\$10,000	\$10,075 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	11,000	12,430 00	11,000 00
Boston & Lowell R.R. 7s, . . .	9,000	9,112 50	9,000 00
Boston & Lowell R.R. 6s, . . .	3,000	3,247 50	3,000 00
Boston & Maine R.R. 7s, . . .	23,000	23,690 00	23,000 00
Boston & Providence R.R. 7s, .	1,000	1,041 40	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	20,000	20,600 00	20,000 00
Fitchburg R.R. 5s,	5,000	5,267 60	5,000 00
Fitchburg R.R. 4½s,	25,000	25,280 00	25,000 00
Newport & Richford R.R. 5s, . .	22,000	23,036 20	22,000 00*
N. Y. & N. E. R. R. (terminal) 4s, .	25,000	25,645 00	25,000 00
Old Colony R.R. 6s,	6,000	6,388 20	6,000 00
Old Colony R.R. 4s,	10,000	10,300 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	16,500	18,975 00	16,500 00
Salem & Lowell R.R. 6s, . . .	20,000	22,400 00	20,000 00
Vermont & Massachusetts R.R. 5s,	37,000	39,960 00	37,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,000 00	10,000 00
	\$253,500	\$267,448 40	\$253,500 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$53,870 71	2½ per cent.	\$52,500 00	4½ per cent.	\$112,200 00	6 per cent.
151,100 00	4 "	861,669 45	5 "	1,300 00	6½ "
67,750 00	4½ "	155 000 00	5½ "	1,300 00	7 "
693,350 00	4½ "	48,500 00	5½ "	1,550 00	8 "
55,500 00	4¾ "				

Number of loans which are of an amount not exceeding \$3,000 each,	102	
Aggregate amount of the same,		\$172,319 45
Total number of loans upon real estate,	249	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		133,335 43
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent.,	50,109 39
	2 per cent.,	50,532 43
Number of accounts opened during the year ending Oct. 31, 1891,	1,312	
Number of accounts closed during the year ending Oct. 31, 1891,	959	
Total number of open accounts Oct. 31, 1891,	9,481	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		7,697 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		653,808 27
Number of same,	10,197	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		629,431 24
Number of same,	7,093	
Date of examination by commissioner: March 3.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 12, 1891.

Personally appeared Frank E. Granger, Treasurer of the Eliot Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS H. LORD, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 12, 1891.

Personally appeared John Carr, President, and Ivory Harmon, Greenleaf C. George, Gorham Rogers, Samuel B. Hopkins and Wm. S. Leland, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

THOMAS H. LORD, *Justice of the Peace.*

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 37.

JOSEPH SHATTUCK, *President.*

JAMES H. EATON, *Treasurer.*

JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH SHATTUCK,
SAMUEL WHITE,

JAMES H. KIDDER,
GEORGE E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$445,000 00	Deposits, . . .	\$6,066,227 76
Bank stock as per schedule, .	329,300 00	Guaranty fund, .	240,000 00
Loans on bank stock, . . .	16,800 00	Interest account, .	10,225 41
Railroad bonds as per schedule, .	575,000 00	Profit and loss account, . . .	225,000 00
Loan on railroad bonds, . . .	1,000 00		
Railroad notes,	100,000 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	3,075,313 00		
Loans on personal security, .	1,811,550 00		
Loans to counties, cities or towns (notes),	118,200 00		
Deposits in banks, on interest, .	37,121 80		
Cash on hand,	12,168 37		
	<hr/>		<hr/>
	\$6,541,453 17		\$6,541,453 17

Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank, Boston,	\$12,606 34
Winthrop National Bank, Boston,	24,515 46

Loans on Bank Stock, amount on each:—

On 10 shares Arlington National Bank, Lawrence,	\$1,000 00
On 100 shares Bay State National Bank, Lawrence,	7,500 00
On 50 shares Merchants' National Bank, Lawrence,	3,600 00
On 10 shares Pacific National Bank, Lawrence,	700 00
On 20 shares Pemberton National Bank, Lawrence,	2,000 00
On 13 shares Andover National Bank, Andover,	1,000 00
On 10 shares First National Bank, Nashua, N. H.,	1,000 00

Loan on Railroad Bonds:—

On \$2,000 Boston & Maine R.R.,	\$1,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated ' Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$200,000	\$206,000 00	\$200,000 00
of Fall River, Mass., 6s, . . .	25,000	29,000 00	25,000 00
of Lawrence, Mass, 4s, . . .	96,000	99,000 00	96,000 00
of Lawrence, Mass., 6s, . . .	38,000	41,000 00	38,000 00
of Lynn, Mass, 6s, . . .	50,000	54,000 00	50,000 00
of Newton, Mass, 5s, . . .	16,000	18,000 00	16,000 00
District of Columbia 6s, . . .	20,000	20,000 00	20,000 00
	\$445,000	\$467,000 00	\$445,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston, .	\$13,000	\$15,730 00	\$13,000 00
40	Atlantic Nat'l Bank, Boston, .	4,000	5,600 00	4,000 00
300	Bay State N'l Bank, Lawrence,	22,500	36,000 00	22,500 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
30	Boston National Bank, Boston,	3,000	3,360 00	3,000 00
40	National Bank of the Commonwealth, Boston, . . .	4,000	7,400 00	4,000 00
75	N'l B'k of Commerce, Boston,	7,500	9,600 00	7,500 00
20	Continental N'l Bank, Boston,	2,000	2,580 00	2,000 00
130	National City Bank, Boston, .	13,000	12,090 00	13,000 00
80	Eliot National Bank, Boston,	8,000	9,760 00	8,000 00
100	Everett Nat'l Bank, Boston, .	10,000	10,300 00	10,000 00
47	Globe National Bank, Boston,	4,700	4,700 00	4,700 00
232	Howard Nat'l Bank, Boston, .	23,200	25,520 00	23,200 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,400 00	10,000 00
300	Lawrence N'l B'k, Lawrence,	30,000	37,500 00	30,000 00
25	Lincoln Nat'l Bank, Boston, .	2,500	2,750 00	2,500 00
40	Massachusetts N'l B'k, Boston,	4,000	4,320 00	4,000 00
51	Maverick 'Nat'l Bank, Boston,	5,100	12,801 00	5,100 00
200	Merchants' N'l Bank, Boston,	20,000	30,000 00	20,000 00
46	Mt. Vernon N'l Bank, Boston,	4,600	6,348 00	4,600 00
150	N'l B'k of No. America, Boston,	15,000	18,600 00	15,000 00
100	North National Bank, Boston,	10,000	13,900 00	10,000 00
225	National Revere Bank, Boston,	22,500	23,850 00	22,500 00
250	N'l B'k of the Republic, Boston,	25,000	41,250 00	25,000 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,402 00	2,700 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,400 00	10,000 00
100	State National Bank, Boston, .	10,000	12,100 00	10,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,200 00	10,000 00
60	Traders' Nat'l Bank, Boston, .	6,000	6,000 00	6,000 00
10	National Union Bank, Boston,	1,000	1,400 00	1,000 00
250	Nat'l Webster Bank, Boston, .	25,000	25,000 00	25,000 00
		\$329,300	\$415,861 00	\$329,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$200,000	\$206,000 00	\$200,000 00
Worcester, Nashua & Rochester R.R. 4s,	20,000	21,000 00	20,000 00
Boston & Lowell R.R. 7s,	50,000	51,000 00	50,000 00
Boston & Lowell R.R. 4½s,	50,000	52,000 00	50,000 00
Boston & Lowell R.R. 4s,	50,000	51,000 00	50,000 00
Fitchburg R.R. 5s,	105,000	113,300 00	105,000 00
Concord & Montreal R.R. 4s,	100,000	103,000 00	100,000 00
	\$575,000	\$597,300 00	\$575,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,606 34	2½ per cent.	\$152,000 00	4½ per cent.	\$60,000 00	5¾ per cent.
24,515 46	3 " "	2,415,352 00	5 " "	1,518,311 00	6 " "
163,200 00	4 " "	55,000 00	5¼ " "	50,000 00	6½ " "
40,000 00	4¼ " "	537,000 00	5½ " "	132,000 00	7 " "

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	30,000 00
Net income received from same during year ending Oct. 31, 1891,	1,790 00
Number of loans which are of an amount not exceeding \$3,000 each, 436	
Aggregate amount of the same,	479,371 00
Total number of loans upon real estate,	627
Amount of investments from which no income is received,	333,374 73
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { 111,275 94	
year ending Oct. 31, 1891, } 2½ per cent., { 140,324 41	
Number of accounts opened during the year ending Oct. 31, 1891,	3,686
Number of accounts closed during the year ending Oct. 31, 1891,	3,254
Total number of open accounts Oct. 31, 1891,	17,424
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	11,981 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	1,352,548 96
Number of same,	22,234
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	1,327,577 51
Number of same,	12,743
Date of examination by commissioner: April 24.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 6, 1891.

Personally appeared James H. Eaton, Treasurer of the Essex Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT W. FIELD, *Justice of the Peace.*

ESSEX, ss.

Nov. 6, 1891.

Personally appeared Joseph Shattuck, President, and H. M. Whitney, Charles W. Bell, J. H. Kidder, James R. Simpson and H. K. Webster, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERBERT W. FIELD, *Justice of the Peace.*

EVERETT SAVINGS BANK — EVERETT.

Incorporated March 1, 1889. Present number of corporators, 24.

WILMOT R. EVANS, *President.*

SAMUEL P. CANNELL, *Treasurer.*

HENRY K. VEAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILMOT R. EVANS,

DANIEL B. FESSENDEN,

WOODBURY A. HAM,

NATHANIEL J. MEAD,

SAMUEL M. JOHNSON.

Open for business every business day, 2 to 4 P.M; and Saturday, 7.30 to 8.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$39,275 00	Deposits,	\$61,767 93
Loans to counties, cities or towns (notes),	16,000 00	Guaranty fund, . .	175 00
Deposits in banks, on interest, .	6,457 20	Profit and loss account,	93 04
Cash on hand,	303 77		
	<u>\$62,035 97</u>		<u>\$62,035 97</u>

Cash on Deposit in Banks, amount in each : —

Winthrop National Bank, Boston,	\$2,661 69
First National Bank, Chelsea,	1,827 75
Winnisimmet National Bank, Chelsea,	1,967 76

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,457 20	2½ per cent.	\$18,300 00	5 per cent.	\$20,775 00	6 per cent.
2,000 00	4 “	14,200 00	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each,	33	
Aggregate amount of the same,		\$35,275 00
Total number of loans upon real estate,	33	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		1,646 05
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent.,	471 62
	2 per cent.,	762 05
Number of accounts opened during the year ending Oct. 31, 1891,	238	
Number of accounts closed during the year ending Oct. 31, 1891,	36	
Total number of open accounts Oct. 31, 1891,	569	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		241 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		67,630 07
Number of same,	1,087	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		33,738 18
Number of same,	423	
Date of examination by commissioner: March 17.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 12, 1891.

Personally appeared Samuel P. Cannell, Treasurer of the Everett Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH H. CANNELL, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 13, 1891.

Personally appeared Wilmot R. Evans, President, and Geo. S. Marshall, Adams B. Cook, W. A. Ham, James P. Stewart, Thomas Leavitt and Daniel B. Fessenden, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me

JOSEPH H. CANNELL, *Justice of the Peace.*

FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 34.

GEORGE H. TABER, *President.*

CHAS. H. MORTON, *Treasurer.*

CHAS. H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE H. TABER,

WALTER P. WINSOR,

CYRUS D. HUNT,

LEVI M. SNOW,

JOHN B. HUSSEY.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$13,500 00	Deposits,	\$449,291 24
Bank stock as per schedule, .	114,870 00	Guaranty fund, .	18,644 00
Loan on bank stock,	150 00	Interest account, .	460 89
Real estate (for banking purposes),	4,847 45	Profit and loss account,	3,602 02
Real estate by foreclosure, .	17,000 00		
Loans on real estate,	175,342 92		
Loans on personal security, .	121,607 00		
Deposit in bank, on interest, .	15,611 65		
Deposit in bank, not on interest,	4,000 00		
Expense account,	140 09		
Stock of Sea View Hotel and Wharf Co.,*	4,903 96		
Cash on hand,	25 08		
	<u>\$471,998 15</u>		<u>\$471,998 15</u>

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

National Bank of Fairhaven, Fairhaven, \$19,611 65

Loan on Bank Stock:—

On 3 shares National Bank of Commerce, New Bedford, \$150 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me , 6s,	\$6,500	\$6,500 00	\$6,500 00*
Town of Fairhaven, Mass , 7s,	7,000	7,500 00	7,000 00
	\$13,500	\$14,000 00	\$13,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
158	Nat'l Bank of Fairhaven, Fairhaven,	\$12,640	\$12,640 00	\$12,640 00
68	Mechanics' N'l B'k, New Bedford,	6,800	11,730 00	10,880 00
90	First N'l Bank, New Bedford,	9,000	13,500 00	12,150 00
80	Citizens' N'l Bank, New Bedford,	8,000	10,260 00	10,400 00
40	N'l Bank of Commerce, New Bedford,	4,000	3,640 00	4,800 00
90	N'l B'k of Commerce, Boston,	9,000	11,497 00	10,350 00
50	Eliot Nat'l Bank, Boston,	5,000	6,100 00	6,500 00
60	N'l B'k of the Republic, Boston,	6,000	9,600 00	7,740 00
30	State National Bank, Boston,	3,000	3,652 00	3,450 00
40	North National Bank, Boston,	4,000	5,570 00	5,160 00
50	Howard Nat'l Bank, Boston,	5,000	5,525 00	5,500 00
80	N'l B'k of No. America, Boston,	8,000	9,880 00	8,000 00
50	Continental N'l Bank, Boston,	5,000	6,525 00	5,300 00
100	Boston Nat'l Bank, Boston,	10,000	11,200 00	12,000 00
		\$95,440	\$121,319 00	\$114,870 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,611 65	2 per cent.	\$10,456 00	5¼ per cent.	\$850 00	6½ per cent.
27,000 00	5 "	177,448 37	6 "	4,445 55	7 "
76,900 00	5½ "				

Amount invested in real estate for banking purposes,	\$4,847 45
Estimated value of the same,	5,000 00
Assessed value of the same,	13,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	17,000 00
Assessed value of the same,	4,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	138
Aggregate amount of the same,	117,672 92
Total number of loans upon real estate,	139
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	23,484 93
Times for the dividends fixed by the by-laws: last Monday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	8,529 80
year ending Oct. 31, 1891, } 2 per cent., {	8,528 23
Number of accounts opened during the year ending Oct. 31, 1891,	89
Number of accounts closed during the year ending Oct. 31, 1891,	71
Total number of open accounts Oct. 31, 1891,	838
Total expenses of the corporation for the year ending Oct. 31, 1891, (exclusive of taxes),	2,102 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	49,964 07
Number of same,	214
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	59,559 32
Number of same,	353
Date of examination by commissioner: Dec. 22.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 17, 1891.

Personally appeared Chas. H. Morton, Treasurer of the Fairhaven Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. D. P. TAPPAN, *Justice of the Peace.*

BRISTOL, ss.

Nov. 17, 1891.

Personally appeared George H. Taber, President, and J. C. Tripp, J. W. L. Hillman, Reuben Nye, Levi M. Snow and Lewis S. Judd, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

F. D. P. TAPPAN, *Justice of the Peace.*

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 129.

CRAWFORD E. LINDSEY, *President.*

CHARLES A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GUILFORD H. HATHAWAY, HENRY C. HAWKINS,

JAMES C. EDDY, ROBERT HENRY,

ROBERT C. BROWN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$869,700 00	Deposits,	\$5,726,046 38
Bank stock as per schedule, .	719,800 00	Guaranty fund, .	198,300 00
Loans on bank stock,	21,600 00	Interest account, .	52,727 97
Railroad bonds as per schedule, .	373,000 00	Profit and loss account,	4,000 00
Real estate (for banking purposes),	46,000 00	Suspense account, .	24,122 00
Loans on real estate,	2,518,690 00		
Loans on personal security, . .	1,413,100 00		
Loans to counties, cities or towns (notes),	1,500 00		
Loans on depositors' books, . .	500 00		
Deposits in banks, on interest, .	38,611 85		
Expense account,	818 48		
Cash on hand,	1,876 02		
	\$6,005,196 35		\$6,005,196 35

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$2,490 15
Metacomet National Bank, Fall River,	11,121 70
Third National Bank, Springfield,	25,000 00

Loans on Bank Stock, amount on each:—

On 4 shares Pocassett National Bank, Fall River,	\$100 00
On 49 shares Metropolitan National Bank, Boston,	3,000 00
On 166 shares Metropolitan National Bank, Boston,	11,000 00
On 28 shares Metropolitan National Bank, Boston,	7,500 00
On 50 shares Commercial National Bank, Boston,	
On 25 shares First National Bank, Clinton,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Bristol, Mass., 3½s, .	\$40,000	\$39,600 00	\$40,000 00
of Bristol, Mass, 4½s, .	20,000	20,400 00	20,000 00
of Essex, Mass, 3½s, .	50,000	50,000 00	50,000 00
of Hampden, Mass., 3s, .	10,000	9,000 00	10,000 00
Town of Belmont, Mass., 4s, .	37,000	37,000 00	37,000 00
City of Boston, Mass., 5s, .	100,000	111,000 00	100,000 00
of Boston, Mass, 4s, .	200,000	200,000 00	200,000 00
of Cambridge, Mass, 4s, .	80,000	80,000 00	80,000 00
of Cambridge, Mass, 3½s, .	61,000	58,400 00	61,000 00
of Fall River, Mass., 6s, .	33,000	39,500 00	33,000 00
of Fall River, Mass., 5s, .	24,000	26,100 00	24,000 00
of Fall River, Mass, 4s, .	46,000	46,000 00	46,000 00
Town of Freetown, Mass., 4½s, .	2,700	2,700 00	2,700 00
City of Gloucester, Mass, 4s, .	40,000	40,000 00	40,000 00
Town of Hyde Park, Mass, 4s, .	2,000	2,000 00	2,000 00
City of Lynn, Mass, 4s, .	10,000	10,000 00	10,000 00
of Nashua, N. H., 4s, .	12,000	12,000 00	12,000 00
of New Bedford, Mass, 3½s, .	30,000	28,350 00	30,000 00
of Waltham, Mass., 4s, .	72,000	72,000 00	72,000 00
	\$869,700	\$884,050 00	\$869,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	N'l B'k of Commerce, Boston,	\$20,000	\$25,000 00	\$20,000 00
150	Eliot National Bank, Boston, .	15,000	18,000 00	15,000 00
400	Faneuil Hall N'l Bank, Boston,	40,000	56,800 00	40,000 00
330	First National Bank, Boston, .	33,000	79,200 00	72,600 00
250	N'l Hide & Leather B'k, Boston,	25,000	30,000 00	25,000 00
300	Howard Nat'l Bank, Boston, .	30,000	33,000 00	30,000 00
160	Merchants' Nat'l Bank, Boston,	16,000	24,000 00	16,000 00
400	N'l B'k of No. America, Boston,	40,000	48,000 00	40,000 00
107	N'l B'k of Redemption, Boston,	10,700	13,375 00	10,700 00
300	National Revere Bank, Boston,	30,000	31,500 00	30,000 00
232	Second National Bank, Boston,	23,200	41,760 00	34,800 00
200	Washington N'l Bank, Boston,	20,000	23,000 00	20,000 00
420	Nat'l Bank of Commerce, New Bedford,	42,000	37,800 00	42,000 00
500	First Nat'l B'k, New Bedford,	50,000	75,000 00	50,000 00
220	Merchants' Nat'l Bank, New Bedford,	22,000	41,800 00	29,700 00
715	Fall River N'l B'k, Fall River,	71,500	78,650 00	71,500 00
432	Massasoit N'l B'k, Fall River,	43,200	75,600 00	54,000 00
935	Metacomet N'l B'k, Fall River,	93,500	121,550 00	93,500 00
150	Second Nat'l Bank, Fall River,	15,000	25,500 00	15,000 00
100	First National Bank, Chelsea,	10,000	12,000 00	10,000 00
		\$650,100	\$891,535 00	\$719,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s.	\$100,000	\$106,000 00	\$100,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s.	26,000	29,380 00	26,000 00
Boston & Lowell R.R. 7s.	10,000	10,900 00	10,000 00
Boston & Lowell R.R. 4s.	25,000	25,000 00	25,000 00
Boston & Providence R.R. 7s.	10,000	10,400 00	10,000 00
Boston, Winthrop & Shore R.R. 5s.	15,000	16,500 00	15,000 00
Leeds & Farmington R.R. 6s.	15,000	16,200 00	15,000 00
Maine Central R.R. 7s.	7,000	7,490 00	7,000 00
Maine Central R.R. 6s.	10,000	11,500 00	10,000 00
Old Colony R.R. 7s.	13,000	13,780 00	13,000 00
Old Colony R.R. 6s.	77,000	84,190 00	77,000 00
Old Colony R.R. 4½s.	50,000	52,000 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s.	15,000	15,000 00	15,000 00
	\$373,000	\$398,340 00	\$373,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,611 85	2½ per cent.	\$760,990 00	5 per cent.	\$590,050 00	6 per cent.
25,000 00	4 “	2,544,350 00	5½ “	60,000 00	6½ “

Amount invested in real estate for banking purposes,		\$46,000 00
Estimated value of the same,		46,000 00
Assessed value of the same,		46,000 00
Net income received from same during the year ending Oct. 31, 1891,		700 00
Number of loans which are of an amount not exceeding \$3,000 each,	886	
Aggregate amount of the same,		1,192,004 00
Total number of loans upon real estate,	1,033	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		330,122 30
Times for the dividends fixed by the by-laws: first Monday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2½ per cent., 2½ per cent.,	{ 136,088 23 136,716 10
Number of accounts opened during the year ending Oct. 31, 1891,	2,027	
Number of accounts closed during the year ending Oct. 31, 1891,	1,840	
Total number of open accounts Oct. 31, 1891,	12,014	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu- sive of taxes),		12,048 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		885,918 40
Number of same,	10,412	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		1,054,606 44
Number of same,	9,597	
Date of examination by commissioner: July 14.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 2, 1891.

Personally appeared Charles A. Bassett, Treasurer of the Fall River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

I. P. GARDNER, *Justice of the Peace.*

BRISTOL, ss.

Nov. 2, 1891.

Personally appeared Crawford E. Lindsey, President, and William Lindsey, B. D. Davol, N. R. Earl, Clark Shove, William S. Greene and Samuel R. Buffington, trustees of said corporation, and severally made oath (except the said Samuel R. Buffington, who made solemn affirmation) that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY K. BRALEY, *Justice of the Peace.*

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 34.

WALTER C. DURFEE, *President.*

CHARLES J. HOLMES, *Treasurer.*

JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER C. DURFEE,

SAMUEL M. BROWN,

LEONTINE LINCOLN,

CHAS. E. GIFFORD,

JAMES P. PRENTISS.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,000 00	Deposits,	\$2,566,353 98
Bank stock as per schedule, .	461,200 00	Guaranty fund, . .	55,000 00
Railroad bonds as per schedule, .	120,000 00	Interest account, .	65,488 90
Real estate (for banking purposes),	45,000 00	Profit and loss account,	15,235 03
Real estate by foreclosure, . . .	50,000 00	Premium account, .	4,315 05
Loans on real estate,	1,211,925 00	Rental account, . .	11,918 96
Loans on personal security, . . .	713,375 00	Rebate tax on national bank shares, . . .	2,129 09
Deposits in banks, on interest, .	31,411 86	Due on mortgage notes,	3,682 68
Deposits in banks, not on interest, .	5,000 00		
Expense account,	2,669 76		
Granite Mills stock,*	15,750 00		
Border City Manufacturing Company's stock,*	12,500 00		
Cash on hand,	5,292 07		
	<u>\$2,724,123 69</u>		<u>\$2,724,123 69</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Second National Bank, Fall River,	\$23,215 03
Winthrop National Bank, Boston,	13,196 83

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Everett, Mass., 4s, . . .	\$25,000	\$25,250 00	\$25,000 00
City of Lynn, Mass, 4s, . . .	25,000	25,250 00	25,000 00
	\$50,000	\$50,500 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$7,050 00	\$5,000 00
230	Atlas National Bank, Boston, .	23,000	27,945 00	23,000 00
200	Blackstone N'l Bank, Boston, .	20,000	20,000 00	20,000 00
100	Boston National Bank, Boston,	10,000	11,250 00	10,000 00
100	National City Bank, Boston,	10,000	9,675 00	10,000 00
35	N'l B'k of Commerce, Boston,	3,500	4,480 00	3,500 00
250	Continental N'l Bank, Boston,	25,000	32,500 00	25,000 00
15	Eliot National Bank, Boston, .	1,500	1,830 00	1,500 00
160	Everett Nat'l Bank, Boston, .	16,000	16,560 00	16,000 00
150	Nat'l Exchange Bank, Boston,	15,000	20,512 00	15,000 00
100	Faneuil Hall N'l B'k, Boston,	10,000	14,200 00	10,000 00
50	First National Bank, Boston, .	5,000	12,050 00	5,000 00
300	N'l Hide & Leather B'k, Boston,	30,000	37,500 00	30,000 00
200	Howard Nat'l Bank, Boston, .	20,000	22,100 00	20,000 00
160	Lincoln Nat'l Bank, Boston, .	16,000	17,600 00	16,000 00
150	Metropolitan N'l B'k, Boston,	15,000	13,500 00	15,000 00
85	Monument Nat'l Bank, Boston,	8,500	18,700 00	8,500 00
106	N'l B'k of No. America, Boston,	10,600	13,250 00	10,600 00
150	N'l B'k of Redemption, Boston,	15,000	19,050 00	15,000 00
100	Nat'l Revere Bank, Boston, .	10,000	10,600 00	10,000 00
120	Shawmut Nat'l Bank, Boston,	12,000	15,120 00	12,000 00
250	Shoe & Leather N'l B'k, Boston,	25,000	23,250 00	25,000 00
400	Third National Bank, Boston,	40,000	42,800 00	40,000 00
30	Nat'l Webster Bank, Boston, .	3,000	3,000 00	3,000 00
70	Winthrop Nat'l Bank, Boston,	7,000	8,200 00	7,000 00
300	First National Bank, Chelsea,	30,000	36,000 00	30,000 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,120 00	2,000 00
100	Metacomet N'l B'k, Fall River,	10,000	13,000 00	10,000 00
36	Nat'l Union Bank, Fall River,	3,600	3,780 00	3,600 00
50	Leominster N'l B'k, Leominster,	5,000	5,000 00	5,000 00
100	First National Bank, Malden, .	10,000	13,000 00	10,000 00
20	Oxford Nat'l Bank, Oxford, .	2,000	2,300 00	2,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,625 00	1,300 00
412	Second Nat'l Bank, Fall River,	41,200	70,040 00	41,200 00
		\$461,200	\$569,587 00	\$461,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Rutland R.R. 5s,	\$100,000	\$100,000 00	\$70,000 00*
Old Colony R.R. 4s,	50,000	50,000 00	50,000 00
	\$150,000	\$150,000 00	\$120,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,411 86	2½ per cent.	\$1,567,055 00	5½ per cent.	\$221,575 00	6 per cent.
121,670 00	5 “	15,000 00	5¾ “		

Amount invested in real estate for banking purposes,	\$45,000 00
Estimated value of the same,	57,000 00
Assessed value of the same,	57,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	50,000 00
Assessed value of the same,	58,211 00
Net income received from same during year ending Oct. 31, 1891, . . .	2,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 402	
Aggregate amount of the same,	567,650 00
Total number of loans upon real estate,	544
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	153,665 59
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	56,218 35
year ending Oct. 31, 1891, } 2½ per cent., {	58,373 06
Number of accounts opened during the year ending Oct. 31, 1891,	1,868
Number of accounts closed during the year ending Oct. 31, 1891,	1,419
Total number of open accounts Oct. 31, 1891,	9,434
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	6,783 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	556,022 04
Number of same,	12,951
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	470,944 50
Number of same,	6,221
Date of examination by commissioner: July 14.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 6, 1891.

Personally appeared Charles J. Holmes, Treasurer of the Fall River Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

RICHARD P. BORDEN, *Justice of the Peace.*

BRISTOL, ss.

Nov. 6, 1891.

Personally appeared Walter C. Durfee, President, and Charles E. Gifford, Leontine Lincoln, James M. Osborn, Junius P. Prentiss and Charles E. Fisher, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

RICHARD P. BORDEN, *Justice of the Peace.*

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 24.

WILLARD HOWE, *President.*

GEORGE E. CUTLER, *Treasurer.*

S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE E. CUTLER,

H. L. SAWYER,

JOSEPH W. BULLARD,

W. M. RANNEY,

CHARLES D. LEWIS,

FRANKLIN ENSLIN.

Open for business every business day, except Saturday, 8 A.M. to 12 M., 2 to 4 P.M;
Saturday, 8 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$32,218 00	Deposits, . . .	\$491,216 59
Loans on railroad stocks, . .	10,100 00	Guaranty fund, .	5,950 00
Loans on real estate, . . .	314,566 40	Interest account, .	7,195 47
Loans on personal security, .	120,056 50	Cemetery fund, .	348 60
Loans to counties, cities or towns (notes),	19,500 00		
Loans on depositors' books, .	425 00		
Deposit in bank, on interest, .	6,599 77		
Furniture,	1,057 00		
Cash on hand,	187 99		
	<hr/>		<hr/>
	\$504,710 66		\$504,710 66

Cash on Deposit in Bank :—

Framingham National Bank, South Framingham, \$6,599 77

Loans on Railroad Stock, amount on each :—

On 75 shares Boston & Maine R.R., \$10,000 00

On 1 share Maine Central R.R., 100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental Nat'l B'k, Boston,	\$2,100 00	\$2,709 00	\$2,525 25
5	Chelsea Nat'l Bank, Chelsea, .	500 00	650 00	650 00
16	Eliot National Bank, Boston, .	1,600 00	1,952 00	2,084 00
100	Framingham National Bank, South Framingham, .	10,000 00	13,600 00	14,399 00
10	Freeman's Nat'l Bank, Boston,	1,000 00	1,000 00	950 00
17 $\frac{1}{2}$	Holliston Nat'l B'k, Holliston,	1,733 33	1,997 00	2,232 25
40	Market Nat'l Bank, Boston, .	4,000 00	4,000 00	3,908 25
9	Northboro' N'l B'k, Northboro',	900 00	1,125 00	1,134 00
10	Revere Nat'l Bank, Boston, .	1,000 00	1,060 00	1,252 50
6	Shawmut Nat'l Bank, Boston,	600 00	756 00	724 50
9	Second Nat'l Bank, Boston, .	900 00	1,665 00	1,358 25
10	First N'l Bank, West Newton,	1,000 00	1,000 00	1,000 00
		\$25,333 33	\$31,514 00	\$32,218 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,599 77	2 $\frac{1}{2}$ per cent.	\$254,125 00	5 per cent.	\$184,822 90	6 per cent.
2,500 00	4 " "	23,200 00	5 $\frac{1}{2}$ " "		

Number of loans which are of an amount not exceeding \$3,000 each, . 199
 Aggregate amount of the same, \$210,847 00
 Total number of loans upon real estate, 162
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 24,466 01
 Times for the dividends fixed by the by-laws: first Tuesday in April and
 October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 8,683 55
 year ending Oct. 31, 1891, } 2 per cent., { 9,045 09
 Number of accounts opened during the year ending Oct. 31, 1891, 353
 Number of accounts closed during the year ending Oct. 31, 1891, 235
 Total number of open accounts Oct. 31, 1891, 1,811
 Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 1,513 01
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 132,502 93
 Number of same, 2,049
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 113,343 25
 Number of same, 1,509
 Date of examination by commissioner: January 27.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 20, 1891.

Personally appeared George E. Cutler, Treasurer of the Farmers' and Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH H. LADD, *Justice of the Peace.*

• MIDDLESEX, ss.

Nov. 20, 1891.

Personally appeared Willard Howe, President, and George E. Cutler, Henry L. Sawyer, Sid. A. Phillips, Joseph W. Bullard and Stearns G. Davenport, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH H. LADD, *Justice of the Peace.*

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 44.

CHARLES E. WARE, *President.*

CHARLES J. BILLINGS, *Treasurer.*

EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RODNEY WALLACE,

CHARLES E. WARE,

RUEBEN R. CONN,

HENRY G. MORSE,

CARMI M. PARKER.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$254,222 50	Deposits,	\$2,628,525 86
Loan on public funds,	1,000 00	Guaranty fund,	98,000 00
Bank stock as per schedule,	215,996 00	Interest account,	49,040 33
Loans on bank stock,	27,200 00		
Railroad bonds as per schedule,	181,900 00		
Real estate (for banking purposes),	130,000 00		
Real estate by foreclosure,	11,750 00		
Loans on real estate,	970,800 00		
Loans on personal security,	916,450 00		
Loans to counties, cities or towns (notes),	16,000 00		
Deposits in banks, on interest,	43,577 68		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	1,670 01		
	<hr/>		<hr/>
	\$2,775,566 19		\$2,775,566 19

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston,	\$1,577 68
Fitchburg National Bank, Fitchburg,	22,000 00
Safety Fund National Bank, Fitchburg,	25,000 00

Loans on Public Funds, amount on each:—

On \$1,000 town of Methuen 6s,	\$1,000 00
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Loans on Bank Stock, amount on each:—

On 10 shares Merchants' National Bank, Boston,	} \$3,000 00
On 20 shares Eliot National Bank, Boston,	
On 24 shares Safety Fund National Bank, Fitchburg,	1,800 00
On 10 shares Safety Fund National Bank, Fitchburg,	800 00

On 60 shares Safety Fund National Bank, Fitchburg,	\$5,200 00
On 80 shares Safety Fund National Bank, Fitchburg,	5,600 00
On 15 shares Safety Fund National Bank, Fitchburg,	1,000 00
On 10 shares Safety Fund National Bank, Fitchburg,	800 00
On 63 shares Safety Fund National Bank, Fitchburg,	5,000 00
On 40 shares Fitchburg National Bank, Fitchburg,	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg, Mass., 6s,	\$52,000	\$52,650 00	\$48,625 00
of Fitchburg, Mass., 3½s,	15,000	14,700 00	15,000 00
of Keene, N. H., 3½s,	12,000	11,160 00	12,000 00
of Norwich, Conn., 7s,	17,000	21,760 00	17,935 00
of New Bedford, Mass., 4s,	25,000	25,250 00	25,000 00
of Portland, Me., 6s,	5,000	6,000 00	4,662 50*
Town of Turner's Falls, Mass., 4s,	30,000	30,000 00	30,000 00
of Leominster, Mass., 4s,	20,000	20,100 00	20,000 00
United States 4s,	50,000	58,375 00	50,000 00
City of Fitchburg, Mass., 4s,	31,000	31,155 00	31,000 00
	\$257,000	\$271,150 00	\$254,222 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First N'l Bank, Ashburnham,	\$10,000	\$10,500 00	\$10,000 00
133	Boston Nat'l Bank, Boston,	13,300	14,896 00	13,300 00
150	Howard Nat'l Bank, Boston,	15,000	16,575 00	15,000 00
100	Lincoln Nat'l Bank, Boston,	10,000	10,950 00	10,000 00
200	Merchants' N'l Bank, Boston,	20,000	29,900 00	20,000 00
116	North National Bank, Boston,	11,600	16,153 00	11,600 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,400 00	11,600 00
150	National Revere Bank, Boston,	15,000	15,900 00	15,000 00
66	N'l B'k of No. America, Boston,	6,600	8,151 00	6,600 00
113	Rollstone Nat'l B'k, Fitchburg,	11,300	16,950 00	12,210 00
170	Safety Fund N'l B'k, Fitchburg,	17,000	18,700 00	18,050 00
153	Fitchburg N'l B'k, Fitchburg,	15,300	22,185 00	16,736 00
100	Citizens' N'l B'k, New Bedford,	10,000	12,800 00	10,000 00
100	Nat'l Bank of Commerce, New Bedford,	10,000	9,100 00	12,400 00
200	Crocker N'l B'k, Turner's Falls,	20,000	24,000 00	20,000 00
100	City Nat'l Bank, Worcester,	10,000	14,500 00	10,000 00
30	Quinsigamond National Bank, Worcester,	3,000	3,810 00	3,000 00
5	Townsend N'l B'k, Townsend,	500	550 00	500 00
		\$208,600	\$258,020 00	\$215,996 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$50,000	\$47,000 00	\$50,000 00
Fitchburg R.R. 4½s,	45,000	44,550 00	45,000 00
Fitchburg R.R. 5s,	69,000	71,320 00	70,500 00
Vermont & Massachusetts R.R. 5s, .	16,000	16,880 00	16,400 00
	\$180,000	\$179,750 00	\$181,900 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,577 68	2½ per cent.	\$40,000 00	4½ per cent.	\$434,750 00	5½ per cent.
17,000 00	3 " "	50,000 00	4¾ " "	44,500 00	6 " "
12,000 00	4 " "	1,095,100 00	5 " "	100 00	6½ " "
130,000 00	4½ " "	150,000 00	5¼ " "		

Amount invested in real estate for banking purposes,	\$130,000 00
Estimated value of the same,	130,000 00
Assessed value of the same,	120,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,418 11
Value, by books, of other real estate held or owned by foreclosure or otherwise,	11,750 00
Assessed value of the same,	12,550 00
Number of loans which are of an amount not exceeding \$3,000 each, .	306
Aggregate amount of the same,	427,750 00
Total number of loans upon real estate,	355
Amount of investments from which no income is received,	6,350 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	135,753 94
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	49,666 31
year ending Oct. 31, 1891, } 2 per cent., {	50,484 56
Number of accounts opened during the year ending Oct. 31, 1891, . .	855
Number of accounts closed during the year ending Oct. 31, 1891, . .	766
Total number of open accounts Oct. 31, 1891,	6,156
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	5,799 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	413,674 05
Number of the same,	3,557
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	439,807 26
Number of same,	3,253
Date of examination by commissioner: August 11.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 19, 1891.

Personally appeared Charles J. Billings, Treasurer of the Fitchburg Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ANDREW JEWETT, *Justice of the Peace.*

WORCESTER, SS.

Nov. 19, 1891.

Personally appeared Charles E. Ware, President, and Brigham N. Bullock, Henry G. Morse, Reuben R. Conn, Rodney Wallace and George F. Fay, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ANDREW JEWETT, *Justice of the Peace.*

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 33.

SAMUEL PORTER, *President.*

M. E. GOULD, *Treasurer.*

M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL PORTER,

H. F. CUTLER,

L. F. PLIMPTON,

W. L. WILCOX,

GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$35,000 00	Deposits,	\$313,153 28
Bank stock as per schedule, .	24,000 00	Guaranty fund, . . .	11,668 14
Railroad bonds as per schedule, .	40,000 00	Interest account, . .	344 46
Real estate (for banking purposes),	4,000 00		
Loans on real estate,	105,893 00		
Loans on personal security, . .	91,092 21		
Loans on depositors' books, . .	205 00		
Deposits in banks, on interest, .	20,773 08		
Deposit in bank, not on interest, .	80 28		
Expense account,	60 20		
Premium account,	3,736 50		
Cash on hand,	325 61		
	<hr/>		<hr/>
	\$325,165 88		\$325,165 88

Cash on Deposit in Banks, amount in each:—

Safety Fund National Bank, Fitchburg,	\$6,000 00
Home National Bank, Holyoke,	4,329 33
First National Bank, Easthampton,	3,500 00
Northampton National Bank, Northampton,	80 28
First National Bank, Northampton,	4,392 32
Hampshire County National Bank, Northampton,	2,551 43

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . .	\$8,000	\$8,122 00	\$8,000 00
Town of Braintree, Mass, 4s, . .	15,000	15,652 50	15,000 00
City of Lynn, Mass., 4s,	7,000	7,117 80	7,000 00
Town of Orange, Mass., 4s,	5,000	5,000 00	5,000 00
	\$35,000	\$35,892 30	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke, .	\$8,500	\$8,925 00	\$8,500 00
70	Hampshire County N'l Bank, Northampton,	7,000	8,750 00	7,000 00
68	First National Bank, North- ampton,	6,800	8,840 00	6,800 00
17	Agawam Nat'l Bank, Spring- field,	1,700	1,700 00	1,700 00
		\$24,000	\$28,215 00	\$24,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Mass. R.R. 5s,	\$1,000	\$1,055 00	\$1,000 00
Old Colony R R. 6s,	1,000	1,090 00	1,000 00
New Bedford R R. 7s,	1,000	1,040 00	1,000 00
Boston & Providence R R. 4s, . .	10,000	10,206 00	10,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
Boston & Maine R R. 4s,	10,000	10,625 00	10,000 00
Concord & Montreal R.R. 4s, . . .	12,000	12,420 00	12,000 00
	\$40,000	\$41,436 00	\$40,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,500 00	3 per cent.	\$12,943 75	4 per cent.	\$85,892 00	6 per cent.
4,329 33	3½ “	111,298 21	5 “		

Amount invested in real estate for banking purposes,	\$4,000 00
Estimated value of the same,	4,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1891,	23 43
Number of loans which are of an amount not exceeding \$3,000 each, 149	
Aggregate amount of the same,	100,484 11
Total number of loans upon real estate,	117
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	15,890 61
Times for the dividends fixed by the by-laws: second Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	5,599 34
year ending Oct. 31, 1891, } 2 per cent., {	5,890 06
Number of accounts opened during the year ending Oct. 31, 1891,	271
Number of accounts closed during the year ending Oct. 31, 1891,	183
Total number of open accounts Oct. 31, 1891,	1,410
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,346 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	78,910 40
Number of same,	1,541
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	67,365 92
Number of same,	1,142
Date of examination by commissioner: April 20.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, SS.

Nov. 9, 1891.

Personally appeared M. E. Gould, Treasurer of the Florence Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

S. B. FULLER, *Justice of the Peace.*

HAMPSHIRE, SS.

Nov. 9, 1891.

Personally appeared Samuel Porter, President, and Geo. S. Graves, Louis F. Plimpton, H. F. Cutler, W. L. Wilcox and Charles E. Gould, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

S. B. FULLER, *Justice of the Peace.*

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 34.

CHARLES W. HODGES, *President.*ELI PHELPS, *Treasurer.*
EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES W. HODGES,ISAAC P. CARPENTER,
F. E. HARTSHORN,A. H. MESSINGER,
WILLIAM H. YOUNG.

Open for business every business day, 9 A.M. to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$27,500 00	Deposits,	\$193,328 78
Loan on public funds,	200 00	Guaranty fund,	6,250 00
Bank stock as per schedule,	49,050 00	Undivided earnings,	2,589 15
Railroad bonds as per schedule,	34,700 00		
Real estate by foreclosure,	4,900 00		
Loans on real estate,	75,315 00		
Loans on personal security,	2,835 00		
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks on interest,	4,434 78		
Cash on hand,	1,233 15		
	\$202,167 93		\$202,167 93

Cash on Deposit in Banks, amount in each :—
Winthrop National Bank, Boston, \$2,687 74
Boston Safe Deposit and Trust Company, Boston, 1,747 04

Loan on Public Funds :—
On \$200 United States 4s, \$200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dover, N. H., 6s., . . .	\$1,000	\$1,020 00	\$1,000 00
of East Saginaw, Mich., 5s., . .	5,000	5,350 00	5,000 00
of Fall River, Mass., 6s., . . .	2,000	2,240 00	2,000 00
of Keene, N. H., 4s.,	2,000	2,045 00	2,000 00
of Keene, N. H., 5s.,	2,500	2,690 75	2,500 00
of Lynn, Mass., 5s.,	9,000	10,026 00	9,000 00
of South Norwalk, Conn., 6s., .	5,000	5,300 00	5,000 00
Town of Winthrop, Mass., 5s., .	1,000	1,100 00	1,000 00
	\$27,500	\$29,771 75	\$27,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Blackstone Nat'l Bank, Boston,	\$3,500	\$3,500 00	\$3,500 00
22	Boylston Nat'l Bank, Boston, .	2,200	2,838 00	2,200 00
12	Continental N'l Bank, Boston,	1,200	1,561 50	1,200 00
20	Everett Nat'l Bank, Boston, .	2,000	2,050 00	2,000 00
8	Faneuil Hall N'l B'k, Boston, .	800	1,137 00	800 00
29	Market Nat'l Bank, Boston, . .	2,900	2,900 00	2,900 00
38	Metropolitan N'l B'k, Boston, .	3,800	3,420 00	3,800 00
14	N'l B'k of No. America, Boston,	1,400	1,729 00	1,400 00
10	National City Bank, Boston, .	1,000	960 00	1,000 00
43	National Eagle Bank, Boston,	4,300	4,429 00	4,300 00
40	N'l Hide & Leather B'k, Boston,	4,000	5,040 00	4,000 00
15	Nat'l Webster Bank, Boston, .	1,500	1,500 00	1,500 00
14	Old Boston N'l Bank, Boston, .	1,400	1,655 50	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,255 00	3,500 00
10	Suffolk Nat'l Bank, Boston, . .	1,000	1,062 50	1,000 00
40	Third National Bank, Boston, .	4,000	4,265 00	4,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,034 00	1,800 00
36	Dedham Nat'l Bank, Dedham,	3,600	3,780 00	3,600 00
5	N'l B'k of Wrentham, Wrentham,	350	400 00	350 00
15	Boston National Bank, Boston,	1,500	1,680 00	1,500 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,556 25	2,500 00
8	State Street Safe Deposit and Trust Company, Boston, . . .	800	800 00	800 00
		\$49,050	\$52,552 75	\$49,050 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,000 00	\$5,000 00
Boston & Providence R.R. 7s,	5,000	5,200 00	5,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	2,000	2,260 00	2,000 00
Fitchburg R.R. 5s,	5,000	5,441 50	5,000 00
Fitchburg R.R. 4s,	5,000	4,852 40	5,000 00
Old Colony R.R. 6s,	7,000	7,537 30	7,000 00
Salem & Lowell R.R. 6s,	700	784 00	700 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,400 00	5,000 00
	\$34,700	\$36,475 20	\$34,700 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,434 78 2,000 00	2½ per cent. 4½ “	\$76,035 00	6 per cent.	\$2,315 00	7 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,900 00
Assessed value of the same,	4,550 00
Net income received from same during year ending Oct. 31, 1891,	13 21
Number of loans which are of an amount not exceeding \$3,000 each,	104
Aggregate amount of the same,	72,850 00
Total number of loans upon real estate,	99
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	9,796 14
Times for the dividends fixed by the by-laws: Wednesday after first Mon- day in June and December.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1891, } 2 per cent., {	3,346 25 3,513 67
Number of accounts opened during the year ending Oct. 31, 1891,	145
Number of accounts closed during the year ending Oct. 31, 1891,	72
Total number of open accounts Oct. 31, 1891,	960
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex- clusive of taxes),	597 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	46,613 07
Number of same,	910
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	40,482 47
Number of same,	648
Date of examination by commissioner: January 22.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 10, 1891.

Personally appeared Eli Phelps, Treasurer of the Foxborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. P. CARPENTER, *Justice of the Peace.*

NORFOLK, ss.

Nov. 11, 1891.

Personally appeared Charles W. Hodges, President, and William H. Torrey, John Q. Lynch, William B. Crocker, I. P. Carpenter and George F. Williams, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD M. PHELPS, *Justice of the Peace.*

FRAMINGHAM SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated March 11, 1846. Present number of corporators, 46.

FRANKLIN E. GREGORY, *President.*

LUTHER F. FULLER, *Treasurer.*

LUTHER F. FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRANKLIN E. GREGORY,

SAMUEL B. BIRD,

ADRIAN FOOTE,

J. HENRY ROBINSON,

FRANCIS C. STEARNS,

EDWARD F. KENDALL.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$174,500 00	Deposits,	\$1,271,882 56
Bank stock as per schedule, .	158,800 00	Guaranty fund, .	6,371 95
Loans on bank stock, . . .	1,164 00	Undivided earnings,	4,004 16
Railroad bonds as per schedule, .	76,000 00		
Real estate by foreclosure, .	23,743 00		
Loans on real estate, . . .	569,728 23		
Loans on personal security, .	134,551 10		
Loans to counties, cities or towns (notes),	8,000 00		
Loans on depositors' books, .	1,900 00		
Deposit in bank, on interest, .	44,410 68		
Expense account,	700 00		
Premium account,	72,911 00		
Furniture and fixtures, . . .	454 10		
Trustees C. C. Esty,	9,623 17		
Commonwealth Ave. Land Co.,	5,769 00		
Cash on hand,	4 39		
	<hr/>		<hr/>
	\$1,282,258 67		\$1,282,258 67

Cash on Deposit in Bank : —

Framingham National Bank, South Framingham, \$44,410 68

Loans on Bank Stock, amount on each :—

On 6 shares Waltham National Bank, Waltham, \$600 00

On 3 shares Framingham National Bank, South Framingham, 300 00

On 3 shares Framingham National Bank, South Framingham, 264 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . . .	\$25,000	\$26,875 00	\$25,000 00
of Providence, R. I., 4½s, . . .	5,000	5,200 00	5,000 00
Town of Spencer, Mass., 4s, . . .	20,000	20,200 00	20,000 00
of Norwalk, Conn., 4s, . . .	30,000	30,300 00	30,000 00
City of Portsmouth, N. H., 4s, . . .	2,000	2,000 00	2,000 00*
Town of Marlborough, Mass., 4s, . . .	20,000	20,200 00	20,000 00
City of Lewiston, Me., 5s, . . .	9,000	9,585 00	9,000 00
of Keene, N. H., 4s, . . .	23,000	23,115 00	23,000 00
of Lowell, Mass., 4s, . . .	20,000	20,100 00	20,000 00
of Boston, Mass., 4s, . . .	20,000	20,100 00	20,000 00
United States 4s,	500	525 00	500 00
	\$174,500	\$178,200 00	\$174,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston,	\$600	\$732 00	\$600 00
19	Blackstone Nat'l Bank, Boston,	1,900	1,900 00	1,900 00
33	Boston Nat'l Bank, Boston, . .	3,300	3,795 00	3,300 00
119	N'l B'k of Commerce, Boston,	11,900	15,827 00	11,900 00
100	Continental N'l Bank, Boston,	10,000	13,000 00	10,000 00
155	Eliot Nat'l Bank, Boston, . .	15,500	20,500 00	15,500 00
30	Freeman's Nat'l Bank, Boston,	3,000	3,000 00	3,000 00
165	First National Bank, Boston, .	16,500	41,250 00	16,500 00
15	Globe National Bank, Boston,	1,500	1,500 00	1,500 00
136	Howard Nat'l Bank, Boston, . .	13,600	15,232 00	13,600 00
180	N'l Hide & Leather B'k, Boston,	18,000	23,040 00	18,000 00
85	Mt Vernon N'l Bank, Boston, .	8,500	11,900 00	8,500 00
30	Market Nat'l Bank, Boston, . .	3,000	3,000 00	3,000 00
10	N'l B'k of No. America, Boston,	1,000	1,235 00	1,000 00
90	N'l B'k of the Republic, Boston,	9,000	14,850 00	9,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,750 00	5,000 00
30	Second National Bank, Boston,	3,000	5,700 00	3,000 00
65	Nat'l Webster Bank, Boston, . .	6,500	6,760 00	6,500 00
92	Merchants' National Bank, Portland, Me.,	6,900	11,040 00	6,900 00
100	Framingham National Bank, South Framingham,	10,000	14,200 00	10,000 00
100	Central Nat'l Bank, Boston, . .	10,000	14,400 00	10,000 00
1	South Framingham National Bank, South Framingham, . .	100	100 00	100 00
		\$158,800	\$227,711 00	\$158,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s,	\$20,000	\$21,000 00	\$20,000 00*
Fitchburg R.R. 5s,	20,000	20,500 00	20,000 00
Fitchburg R.R. 4s,	25,000	23,500 00	25,000 00
Salem & Lowell R R 6s,	5,000	5,500 00	5,000 00
Boston & Lowell R R. 5s,	3,000	3,135 00	3,000 00
Boston & Lowell R R. 7s,	3,000	3,015 00	3,000 00
	\$76,000	\$76,650 00	\$76,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$44,410 68 1,900 00	2½ per cent. 4 “	\$114,120 00	5 per cent.	\$599,323 33	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$23,743 00
Assessed value of the same,	25,425 00
Net income received from same during year ending Oct. 31, 1891,	500 00
Number of loans which are of an amount not exceeding \$3,000 each, 290	
Aggregate amount of the same,	253,715 80
Total number of loans upon real estate,	318
Amount of investments from which no income is received,	15,400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	67,721 53
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1891, } 2 per cent., {	24,436 78 23,700 00
Number of accounts opened during the year ending Oct. 31, 1891,	397
Number of accounts closed during the year ending Oct. 31, 1891,	563
Total number of open accounts Oct. 31, 1891,	3,382
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex- clusive of taxes),	4,365 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	159,202 80
Number of same,	1,471
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	258,115 33
Number of same,	1,988
Date of examination by commissioner: April 30.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 19, 1891.

Personally appeared Luther F. Fuller, Treasurer of the Framingham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. A. BROWN, *Notary Public.*

MIDDLESEX, ss.

Nov. 19, 1891.

Personally appeared Franklin E. Gregory, President, and Luther F. Fuller, Francis C. Stearns, Edward F. Kendall, Clifford Folger and Thomas L. Barber, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. A. BROWN, *Notary Public.*

FRANKLIN SAVINGS BANK — BOSTON.

Incorporated March 15, 1861. Present number of corporators, 90.

FREDERIC W. LINCOLN, *President*.EBENEZER ALEXANDER, *Treasurer*.GEORGE A. FISHER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

AUGUSTUS PARKER,

MARTIN L. BRADFORD,

THOMAS J. WHIDDEN,

D. R. EMERSON,

ABRAHAM AVERY,

JACOB A. DRESSER.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, 3 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$615,500 00	Deposits,	\$7,135,185 85
Bank stock as per schedule, .	387,193 12	Guaranty fund, .	200,000 00
Loans on bank stock,	15,300 00	Interest account, .	72,702 14
Railroad bonds as per schedule, .	297,000 00	Profit and loss account,	32,643 81
Loan on railroad stock,	50,000 00		
Real estate by foreclosure, . .	14,379 85		
Loans on real estate,	3,884,168 27		
Loans on personal security, . .	1,620,561 31		
Loans to counties, cities or towns, (notes),	75,000 00		
Deposits in banks, on interest, .	463,145 21		
Expense account,	4,964 62		
Cash on hand,	13,319 42		
	<hr/>		<hr/>
	\$7,440,531 80		\$7,440,531 80

Cash on Deposit in Banks, amount in each : —

Third National Bank, Boston,	\$50,000 00
North National Bank, Boston,	50,000 00
New England National Bank, Boston,	50,000 00
National Exchange Bank, Boston,	50,000 00
Globe National Bank, Boston,	25,000 00
Boylston National Bank, Boston,	125,486 94
National Revere Bank, Boston,	56,535 64
Continental National Bank, Boston,	56,122 63

Loans on Bank Stock, amount on each : —

On 11 shares Boylston National Bank, Boston,	\$1,000 00
On 3 shares Boylston National Bank, Boston,	300 00
On 160 shares Massachusetts Loan & Trust Co., Boston,	14,000 00

Loan on Railroad Stock : —

On 400 shares Boston & Maine R.R.,	\$50,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s, . . .	\$100,000	\$98,000 00	\$100,000 00
of Boston, Mass, 4s, . . .	150,000	152,750 00	150,000 00
of Boston, Mass, 6s, . . .	2,000	2,370 00	2,000 00
of Boston, Mass, 5s, . . .	3,000	3,375 00	3,000 00
Town of Brookline, Mass., 4s, . . .	15,000	15,000 00	15,000 00
City of Cleveland, Ohio, 4s, . . .	20,000	19,600 00	20,000 00
of Columbus, Ohio, 4s, . . .	40,000	37,800 00	40,000 00*
of Cambridge, Mass., 6s, . . .	1,000	1,120 00	1,000 00
District of Columbia 6s, . . .	108,500	125,842 50	108,500 00
of Columbia 7s, . . .	8,000	9,885 00	8,000 00
City of Fall River, Mass., 6s, . . .	4,000	4,888 00	4,000 00
of Newton, Mass, 4s, . . .	43,000	43,860 00	43,000 00
of Providence, R I, 5s, . . .	6,000	6,505 00	6,000 00
of Springfield, Mass., 7s, . . .	10,000	12,750 00	10,000 00
of Somerville, Mass., 5s, . . .	25,000	25,625 00	25,000 00
Town of Spencer, Mass., 4s, . . .	80,000	80,800 00	80,000 00
	\$615,500	\$640,170 50	\$615,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas National Bank, Boston, .	\$20,000	\$24,300 00	\$20,000 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,801 50	4,100 00
57	Boylston Nat'l Bank, Boston, .	5,700	7,353 00	5,700 00
200	Blackstone Nat'l Bank, Boston,	20,000	20,000 00	20,000 00
235	Continental N'l Bank, Boston,	23,500	30,550 00	23,500 00
200	National City Bank, Boston, .	20,000	19,200 00	20,000 00
60	N'l B'k of Commerce, Boston,	6,000	7,650 00	6,000 00
201	Nat'l Exchange Bank, Boston,	20,100	27,336 00	20,100 00
205	Columbian N'l Bank, Boston,	20,500	21,935 00	20,500 00
81	Everett National Bank, Boston,	8,100	8,343 00	7,873 62
22	Eliot National Bank, Boston, .	2,200	2,684 00	2,200 00
156	Freeman's N'l Bank, Boston, .	15,600	15,600 00	15,600 00
106	Fourth National Bank, Boston,	10,600	13,144 00	10,600 00
135	First Ward N'l Bank, Boston,	13,500	17,550 00	13,500 00
200	Globe National Bank, Boston,	20,000	20,000 00	19,619 50
172	North National Bank, Boston,	17,200	23,908 00	17,200 00
200	N'l B'k of N. America, Boston,	20,000	24,700 00	20,000 00
200	Old Boston N'l Bank, Boston,	20,000	23,600 00	20,000 00
200	Nat'l Revere Bank, Boston, .	20,000	21,200 00	20,000 00
200	Shoe & Leather N'l B'k, Boston,	20,000	18,600 00	20,000 00
130	State National Bank, Boston, .	13,000	15,795 00	13,000 00
129	Suffolk National Bank, Boston,	12,900	13,674 00	12,900 00
55	Second National Bank, Boston,	5,500	10,175 00	5,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	National Union Bank, Boston,	\$2,000	\$2,880 00	\$2,000 00
209	Nat'l Webster Bank, Boston, .	20,900	20,900 00	20,900 00
30	Winthrop N'l Bank, Boston, .	3,000	3,420 00	3,000 00
84	Naumkeag N'l Bank, Salem, .	8,400	11,760 00	8,400 00
50	Third Nat'l Bank, Springfield,	5,000	10,500 00	5,000 00
100	Mass. Loan & Trust Co., Boston,	10,000	11,500 00	10,000 00
		\$387,800	\$454,058 50	\$387,193 12

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$114,000	\$116,850 00	\$114,000 00
Boston & Maine R.R. 7s,	30,000	31,200 00	30,000 00
Old Colony R.R. 6s,	3,000	3,240 00	3,000 00
N. Y. & N. E. R.R. (terminal) 4s,	50,000	52,500 00	50,000 00
Concord & Montreal R.R. 4s,	50,000	50,500 00	50,000 00
Eastern R.R. 6s,	50,000	60,750 00	50,000 00
	\$297,000	\$315,040 00	\$297,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$288,145 21	2½ per cent.	\$76,100 00	4¾ per cent.	\$1,033,091 31	5½ per cent.
175,000 00	3 "	3,332,637 17	5 "	25,000 00	5¾ "
12,000 00	4 "	20,000 00	5½ "	146,151 10	6 "
110,000 00	4½ "	350,000 00	5¼ "	10,550 00	6½ "
500,000 00	4½ "	25,000 00	5¾ "	4,500 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$14,379 85
Assessed value of the same,	21,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 331	
Aggregate amount of the same,	624,614 87
Total number of loans upon real estate,	642
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	336,997 75
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	123,205 36
year ending Oct. 31, 1891, } 2 per cent., {	130,529 20

Number of accounts opened during the year ending Oct. 31, 1891,	2,757
Number of accounts closed during the year ending Oct. 31, 1891,	1,745
Total number of open accounts Oct. 31, 1891,	14,903
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	\$19,826 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	1,686,140 68
Number of same,	13,969
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	1,318,849 80
Number of same,	10,728
Date of examination by commissioner: April 21.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 11, 1891.

Personally appeared Ebenezer Alexander, Treasurer of the Franklin Savings Bank of the city of Boston, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. E. HOOPER, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 18, 1891.

Personally appeared Frederic W. Lincoln, President, and Augustus Parker, Abraham Avery, Jacob A. Dresser, Wm. H. Baldwin, and Wm. H. Leatherbee, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. E. HOOPER, *Justice of the Peace.*

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 22.

SAMUEL O. LAMB, *President.*

WILLIAM H. ALLEN, *Treasurer.*

FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL O. LAMB,

JOSEPH GRISWOLD,

JOSEPH W. STEVENS,

HENRY F. NASH,

LUCIUS NIMS.

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,084,874 20	Deposits, . . .	\$3,283,922 32
Loan on public funds, . . .	1,500 00	Guaranty fund, . . .	164,400 00
Bank stock as per schedule, . . .	68,600 00	Interest account, . . .	40,382 90
Loans on bank stock, . . .	66,000 00	Profit and loss account, . . .	8,128 99
Railroad bonds as per schedule, . . .	362,500 00		
Real estate by foreclosure, . . .	4,948 84		
Loans on real estate, . . .	723,970 06		
Loans on personal security, . . .	903,893 93		
Loans to counties, cities or towns (notes), . . .	110,500 00		
Loans on depositors' books, . . .	6,195 00		
Deposits in banks, on interest, . . .	159,481 02		
Expense account, . . .	2,197 74		
Unpaid interest, . . .	497 50		
Cash on hand, . . .	1,675 92		
	<hr/>		<hr/>
	\$3,496,834 21		\$3,496,834 21

Cash on Deposit in Banks, amount in each : —

First National Bank, Greenfield,	\$81,643 35
National Hide and Leather Bank, Boston,	54,837 67
Athol National Bank, Athol,	5,000 00
City National Bank, Springfield,	18,000 00

Loan on Public Funds : —

On \$2,000 Holyoke, Mass., 6s,	\$1,500 00
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Loans on Bank Stock, amount on each :—

On 17 shares First National Bank, Greenfield,	\$1,700 00
On 2 shares First National Bank, Greenfield,	200 00
On 5 shares First National Bank, Greenfield,	500 00
On 23 shares First National Bank, Greenfield,	1,500 00
On 50 shares Franklin County National Bank, Greenfield,	4,000 00
On 22 shares Shelburne Falls National Bank, Shelburne Falls,	2,200 00
On 50 shares Adams National Bank, North Adams,	5,000 00
On 10 shares City National Bank, Worcester,	1,000 00
On 25 shares First National Bank, Northampton,	2,500 00
On 50 shares City National Bank, Gloucester,	5,000 00
On 98 shares Hampshire County National Bank, Northampton,	12,400 00
On 26 shares First National Bank, Northampton,	
On 60 shares People's National Bank, Boston,	30,000 00
On 150 shares National Hide and Leather Bank, Boston,	
On 52 shares National Bank of Redemption, Boston,	
On 50 shares National Exchange Bank, Boston,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s,	\$25,000 00	\$25,875 00	\$25,000 00
of Amherst, Mass., 7s,	10,000 00	10,350 00	10,000 00
of Brattleborough, Vt., 4s,	10,000 00	10,000 00	10,000 00
City of Boston, Mass., 6s,	43,000 00	47,490 00	43,000 00
of Boston, Mass., 5s,	29,000 00	33,132 50	29,000 00
Town of Brookline, Mass., 7s,	42,000 00	49,455 00	42,000 00
City of Brockton, Mass., 5s,	28,000 00	32,245 00	28,000 00
Town of Chicopee Falls, Mass., 4s,	4,000 00	4,000 00	4,000 00
of Chicopee Falls, Mass., 4½s,	2,000 00	2,040 00	2,000 00
City of Cambridge, Mass., 6s,	19,000 00	22,090 00	19,000 00
Town of Chatham, Mass., 4½s,	5,000 00	5,272 50	5,000 00
City of Cleveland, Ohio, 5s,	25,000 00	26,500 00	25,000 00
Town of Chesterfield, N. H., 4s,	6,000 00	6,000 00	6,000 00
City of Dayton, Ohio, 6s,	11,000 00	11,357 50	11,000 00
of Dayton, Ohio, 5s,	30,000 00	33,375 00	30,000 00
of Detroit, Mich., 4s,	25,000 00	25,562 50	25,000 00
Town of Everett, Mass., 6s,	25,000 00	25,375 00	25,000 00
City of Fall River, Mass., 6s,	21,000 00	24,202 50	21,000 00
of Fall River, Mass., 5s,	4,000 00	4,280 00	4,000 00
of Fall River, Mass., 4s,	50,000 00	50,875 00	50,000 00
Town of Greenfield, Mass., 4s,	53,500 00	53,985 00	53,500 00
of Greenfield, Mass., 4½s,	21,875 00	22,476 56	21,875 00
City of Grand Rapids, Mich., 5s,	50,000 00	56,250 00	50,000 00
of Holyoke, Mass., 6s,	46,000 00	53,015 00	46,000 00
Town of Hinsdale, N. H., 4s,	2,000 00	2,000 00	2,000 00
City of Lawrence, Mass., 6s,	30,000 00	35,575 00	30,000 00
of Lynn, Mass., 6s,	10,000 00	10,800 00	10,000 00
of Lynn, Mass., 4s,	10,000 00	10,150 00	10,000 00
Town of Marblehead, Mass., 4s,	22,000 00	22,275 00	22,000 00
City of Malden, Mass., 6s,	35,000 00	38,325 00	35,000 00
of Milwaukee, Wis., 5s,	22,000 00	24,363 75	22,000 00
of Nashua, N. H., 6s,	75,000 00	88,500 00	75,000 00
of Peoria, Ill., 4½s,	25,000 00	26,500 00	25,000 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 6s, .	\$100,000 00	\$117,500 00	\$100,000 00
of Providence, R. I., 5s, .	25,000 00	28,875 00	25,000 00
of East Saginaw, Mich., 5s,	25,000 00	26,937 50	25,000 00
of East Saginaw, Mich., 4s,	25,000 00	25,000 00	25,000 00
of Springfield, Mass., 7s, .	30,000 00	37,675 00	30,000 00
of Springfield, Mass., 6s, .	4,000 00	5,060 00	4,000 00
of Springfield, Ohio, 6s, .	15,499 20	16,751 96	15,499 20
of Springfield, Ohio, 5s, .	25,000 00	28,075 00	25,000 00
of Taunton, Mass., 6s, .	1,000 00	1,095 00	1,000 00
of Worcester, Mass., 5s, .	18,000 00	20,610 00	18,000 00
	\$1,084,874 20	\$1,201,212 27	\$1,084,874 20

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Adams Nat'l Bank, No. Adams,	\$1,000	\$1,250 00	\$1,000 00
153	N'l B'k of Commerce, Boston,	15,300	19,545 75	15,300 00
5	Faneuil Hall Nat'l B'k, Boston,	500	710 62	500 00
87	N'l B'k of No. America, Boston,	8,700	10,744 50	8,700 00
125	Nat'l Revere Bank, Boston, .	12,500	13,281 25	12,500 00
102	Nat'l Webster Bank, Boston, .	10,200	10,200 00	10,200 00
100	First Nat'l Bank, Greenfield, .	10,000	19,000 00	10,000 00
25	Franklin Co N'l B'k, Greenfield,	2,500	2,500 00	2,500 00
49	First Nat'l Bank, Northampton,	4,900	6,321 00	4,900 00
30	Pittsfield Nat'l Bank, Pittsfield,	3,000	4,800 00	3,000 00
		\$68,600	\$88,353 12	\$68,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 6s, . . .	\$25,000	\$26,500 00	\$25,000 00
Boston & Albany R.R. 7s., . . .	26,000	26,130 00	26,000 00
Boston & Albany R.R. 6s., . . .	4,000	4,200 00	4,000 00
Eastern R.R. 6s,	57,500	70,150 00	57,500 00
Fitchburg R.R. 4s,	100,000	95,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	52,500 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	50,000	53,250 00	50,000 00
Vermont Valley R.R. 5s,	50,000	53,500 00	50,000 00
	\$362,500	\$381,230 00	\$362,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10 00	0 per cent.	\$52,900 00	4½ per cent.	\$70,000 00	5½ per cent.
136,481 02	2½ "	75,000 00	4¾ "	25,000 00	5½ "
76,000 00	4 "	25,000 00	4½ "	25,898 00	6 "
4,000 00	4¼ "	1,481,250 99	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,948 84
Assessed value of the same,	6,424 00
Net income received from same during year ending Oct. 31, 1891, . . .	277 52
Number of loans which are of an amount not exceeding \$3,000 each, 502	
Aggregate amount of the same,	437,382 20
Total number of loans upon real estate,	488
Amount of investments from which no income is received,	65 40
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	170,989 57
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	62,394 47
year ending Oct. 31, 1891, } 2 per cent., {	63,320 15
Number of accounts opened during the year ending Oct. 31, 1891, . . .	631
Number of accounts closed during the year ending Oct. 31, 1891, . . .	595
Total number of open accounts Oct. 31, 1891,	7,207
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	5,318 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	325,554 73
Number of same,	3,138
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	353,530 17
Number of same,	3,558
Date of examination by commissioner:	

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss.

Nov. 10, 1891.

Personally appeared William H. Allen, Treasurer of the Franklin Savings Institution, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT PARSONS, *Justice of the Peace.*

FRANKLIN, ss.

Nov. 10, 1891.

Personally appeared Samuel O. Lamb, President, and Joseph W. Stevens, Joseph Griswold, Henry F. Nash, Lucius Nims and Albert E. Hawks, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERBERT PARSONS, *Justice of the Peace.*

GARDNER SAVINGS BANK—GARDNER.

Incorporated May 26, 1868. Present number of corporators, 54.

CHARLES W. CONANT, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. W. CONANT,

RODERIC L. BENT,

JOHN EDGELL,

S. W. A. STEVENS,

EZRA OSGOOD.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, close at 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$52,250 00	Deposits,	\$1,201,699 73
Bank stock as per schedule, .	107,700 00	Guaranty fund,	55,620 67
Loans on bank stock,	11,500 00	Interest account,	16,681 36
Railroad bonds as per schedule, .	123,000 00	Profit and loss ac-	
Loans on real estate,	492,015 96	count,	22,718 57
Loans on personal security,	348,285 98		
Loans to counties, cities or towns			
(notes),	84,700 00		
Deposits in banks, on interest,	61,892 16		
Deposits in banks, not on interest,	12,000 00		
Expense account,	546 87		
Cash on hand,	2,829 36		
	<u>\$1,296,720 33</u>		<u>\$1,296,720 33</u>

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston,	\$26,892 16
First National Bank, Gardner,	32,000 00
Westminster National Bank, Westminster,	15,000 00

Loans on Bank Stock, amount on each :—

On 103 shares Westminster National Bank, Westminster,	\$8,000 00
On 2 shares First National Bank, Gardner,	200 00
On 38 shares First National Bank, Gardner,	3,300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s, . .	\$5,000	\$5,025 00	\$5,000 00
of Cleveland, Ohio, 6s, . .	5,000	5,290 00	5,000 00
of Cleveland, Ohio, 4s, . .	10,000	9,800 00	10,000 00
United States 4s,	1,100	1,287 00	1,100 00
United States 4½s,	1,150	1,144 25	1,150 00
Town of Gardner, Mass., 4s, . .	30,000	30,000 00	30,000 00
	\$52,250	\$52,546 25	\$52,250 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First N'l Bank, Ashburnham, .	\$2,000	\$2,100 00	\$2,000 00
18	Miller's River N'l B'k, Athol, .	1,800	3,330 00	1,800 00
10	Metropolitan N'l B'k, Boston, .	1,000	900 00	1,000 00
10	Central Nat'l Bank, Boston, .	1,000	1,420 00	1,000 00
25	Howard Nat'l Bank, Boston, .	2,500	2,762 50	2,500 00
125	Boston National Bank, Boston,	12,500	14,000 00	12,500 00
15	Continental N'l Bank, Boston,	1,500	1,950 00	1,500 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,420 00	3,000 00
50	State National Bank, Boston,	5,000	6,087 50	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,700 00	5,000 00
5	New England N'l B'k, Boston,	500	820 00	500 00
11	National Eagle Bank, Boston,	1,100	1,133 00	1,100 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	5,000 00
50	National Bank of the Com- monwealth, Boston, . .	5,000	9,250 00	5,000 00
15	Mechanics' Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
20	Merchants' Nat'l Bank, Boston,	2,000	2,990 00	2,000 00
50	Blackstone Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
16	Nat'l Exchange Bank, Boston,	1,600	2,182 00	1,600 00
5	Everett Nat'l Bank, Boston, .	500	517 50	500 00
50	Eliot National Bank, Boston, .	5,000	6,100 00	5,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,325 00	2,500 00
29	Rollstone N'l Bank, Fitchburg,	2,900	4,350 00	2,900 00
84	First National Bank, Gardner,	8,400	10,500 00	8,400 00
100	Orange Nat'l Bank, Orange, .	10,000	14,500 00	10,000 00
100	Crocker N'l B'k, Turner's Falls,	10,000	12,000 00	10,000 00
39	First Nat'l Bank, Winchendon,	3,900	6,240 00	3,900 00
50	Mechanics' N'l B'k, Worcester,	5,000	5,250 00	5,000 00
20	Citizens' N'l Bank, Worcester,	2,000	2,540 00	2,000 00
5	First Nat'l Bank, Barre, .	500	525 00	500 00
		\$107,700	\$137,842 50	\$107,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$13,000	\$13,065 00	\$13,000 00
Boston & Maine R.R. 7s, . . .	5,000	5,100 00	5,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,000 00	10,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,000 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,400 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	10,200 00	10,000 00
Fitchburg R.R. 6s,	5,000	5,300 00	5,000 00
Fitchburg R.R. 4s,	18,000	16,920 00	18,000 00
Fitchburg R.R. 4½s,	25,000	24,750 00	25,000 00
Old Colony R.R. 4½s,	5,000	5,175 00	5,000 00
Old Colony R.R. 6s,	5,000	5,350 00	5,000 00
Old Colony R.R. 4s,	10,000	10,100 00	10,000 00
Old Colony R.R. 7s,	6,000	6,300 00	6,000 00
Vermont and Massachusetts R.R. 5s,	1,000	1,055 00	1,000 00
	\$123,000	\$123,715 00	\$123,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,892 16	2½ per cent.	\$98,800 00	4 per cent.	\$81,591 00	5½ per cent.
20,000 00	3 “	295,282 71	5 “	475,828 23	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 662
Aggregate amount of the same, \$428,993 11
Total number of loans upon real estate, 644
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 65,142 92
Times for the dividends fixed by the by-laws: Tuesday before first Wednesday in January and July.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 21,926 34
year ending Oct. 31, 1891, } 2 per cent., { 22,551 90
Number of accounts opened during the year ending Oct. 31, 1891, . 623
Number of accounts closed during the year ending Oct. 31, 1891, . 468
Total number of open accounts Oct. 31, 1891, 3,835
Total expenses of the corporation for the year ending Oct. 31, 1891, (exclusive of taxes), 2,693 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 234,351 06
Number of same, 2,690
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 224,492 32
Number of same, 2,172
Date of examination by commissioner: August 27.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 10, 1891.

Personally appeared John D. Edgell, Treasurer of the Gardner Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THATCHER B. DUNN, *Justice of the Peace.*

WORCESTER, SS.

Nov. 13, 1891.

Personally appeared Chas. W. Conant, President, and S. W. A. Stevens, Volney W. Howe, Charles F. Richardson, John A. Dunn, Roderic L. Bent and Ezra Osgood, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN D. EDGELL, *Justice of the Peace.*

GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 59.

JEREMIAH P. JONES, *President.*

ORLANDO B. TENNEY, *Treasurer.*

GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

JEREMIAH P. JONES,

SHERMAN NELSON,

OLIVER S. BUTLER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturday, 9 A.M to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$14,000 00	Deposits, . . .	\$547,030 26
Bank stock as per schedule, .	12,800 00	Guaranty fund, .	15,200 00
Loans on bank stock, . . .	13,100 00	Interest account, .	5,854 12
Railroad bonds as per schedule,	11,000 00		
Real estate by foreclosure, .	6,536 30		
Loans on real estate, . . .	365,862 60		
Loans on personal security, .	109,875 00		
Loans to counties, cities or towns			
(notes),	16,500 00		
Loans on depositors' books, .	945 00		
Deposits in banks, on interest, .	16,075 74		
Deposits in banks, not on inter-			
est,	2,000 00		
Cash on hand,	399 74		
	<u>\$569,094 38</u>		<u>\$569,094 38</u>

Cash on Deposit in Banks, amount in each:—

Georgetown National Bank, Georgetown,	\$11,319 73
Second National Bank, Haverhill,	5,923 19
First National Bank, Merrimac,	832 82

Loans on Bank Stock, amount on each:—

On 100 shares Amesbury National Bank, Amesbury,	\$8,500 00
On 38 shares Georgetown National Bank, Georgetown,	} 4,000 00
On 11 shares Rockport National Bank, Rockport,	
On 12 shares Gloucester National Bank, Gloucester,	
On 5 shares Georgetown National Bank, Georgetown,	100 00
On 7 shares Georgetown National Bank, Georgetown,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$2,000	\$2,100 00	\$2,000 00*
of Bangor, Me., 6s,	2,000	2,000 00	2,000 00
of Bangor, Me., 7s,	2,000	2,000 00	2,000 00
of Belfast, Me., 6s,	4,000	4,200 00	4,000 00*
of Concord, N. H., 6s,	1,000	1,040 00	1,000 00
Town of Melrose, Mass., 7s, . .	2,000	2,000 00	2,000 00
City of Portland, Me., 6s, . . .	1,000	1,100 00	1,000 00*
	\$14,000	\$14,440 00	\$14,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Columbian N'l Bank, Boston, .	\$1,300	\$1,500 00	\$1,300 00
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,090 00	3,000 00
30	State National Bank, Boston, .	3,000	3,600 00	3,000 00
45	Georgetown N'l Bank, George- town,	4,500	4,950 00	4,500 00
		\$12,800	\$14,140 00	\$12,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$6,000	\$6,000 00	\$6,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	5,000	5,000 00	5,000 00
	\$11,000	\$11,000 00	\$11,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,319 73	3 per cent.	\$52,500 00	4½ per cent.	\$33,096 00	5½ per cent.
832 82	3½ "	11,000 00	4¾ "	306,291 45	6 "
5,923 19	3¾ "	45,200 00	5 "	4,270 00	6½ "
8,300 00	4 "	14,000 00	5¼ "	31,625 15	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$6,536 30
Assessed value of the same,	6,850 00
Net income received from same during year ending Oct. 31, 1891,	171 25
Number of loans which are of an amount not exceeding \$3,000 each, 341	
Aggregate amount of the same,	285,032 60
Total number of loans upon real estate,	320
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	30,323 96
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	10,982 90
year ending Oct. 31, 1891, } 2½ per cent., {	12,731 14
Number of accounts opened during the year ending Oct. 31, 1891,	172
Number of accounts closed during the year ending Oct. 31, 1891,	89
Total number of open accounts Oct. 31, 1891,	1,366
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,075 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	77,107 34
Number of same,	835
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	50,126 19
Number of same,	649
Date of examination by commissioner: May 21.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss. Nov. 7, 1891.

Personally appeared Orlando B. Tenney, Treasurer of the Georgetown Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. E. JEWETT, *Justice of the Peace.*

Essex, ss. Nov. 7, 1891.

Personally appeared Jeremiah P. Jones, President, and L. P. Palmer, Sherman Nelson, Joseph E. Bailey, Lewis H. Bateman, Henry P. Chaplin, and Oliver S. Butler, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHAS. E. JEWETT, *Justice of the Peace.*

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 52.

GEORGE K. NICHOLS, *President.*

HENRY F. WING, *Treasurer.*

HENRY F. WING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE K. NICHOLS,

HORACE S. WARREN,

DANIEL N. GIBBS,

JOSEPH A. DODGE,

SILAS VINTON.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$37,409 99	Deposits,	\$255,268 30
Loans on bank stock, . . .	7,280 00	Guaranty fund, . .	7,600 00
Loans on real estate, . . .	88,245 00	Interest account, .	12,632 45
Loans on personal security, .	83,560 00		
Loans to counties, cities or towns (notes),	19,051 38		
Deposits in banks, on interest, .	38,000 00		
Deposits in banks, not on interest,	1,954 38		
	<hr/> \$275,500 75		<hr/> \$275,500 75

Cash on Deposit in Banks, amount in each :—

Millbury National Bank, Millbury,	\$10,000 00
First National Bank, Grafton,	13,000 00
Grafton National Bank, Grafton,	11,954 38
First National Bank, Worcester,	5,000 00

Loans on Bank Stock, amount on each :—

On 40 shares First National Bank, Grafton,	\$3,880 00
On 38 shares Grafton National Bank, Grafton,	3,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of Redemption, Boston,	\$3,000	\$3,855 00	\$4,187 75
30	National Revere Bank, Boston,	3,000	3,195 00	3,814 00
20	State National Bank, Boston, .	2,000	2,500 00	2,040 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,260 00	1,222 75
13	Nat'l Webster Bank, Boston, .	1,300	1,300 00	1,476 12
15	Howard Nat'l Bank, Boston, .	1,500	1,670 00	1,744 50
10	North National Bank, Boston,	1,000	1,395 00	1,206 25
38	Market Nat'l Bank, Boston, .	3,800	3,800 00	4,276 00
28	N'l B'k of No. America, Boston,	2,800	3,500 00	3,200 25
14	Traders' Nat'l Bank, Boston, .	1,400	1,400 00	1,949 50
5	Manufacturers' N'l B'k, Boston,	500	515 00	550 00
5	Massachusetts N'l B'k, Boston,	500	545 00	677 12
3	National City Bank, Boston, .	300	300 00	363 25
10	Eliot National Bank, Boston, .	1,000	1,250 00	1,230 00
5	Fourth National Bank, Boston,	500	620 00	500 00
10	Spencer Nat'l Bank, Spencer,	1,000	1,200 00	1,000 00
76	Grafton Nat'l Bank, Grafton, .	7,600	9,120 00	7,972 50
		\$32,200	\$37,425 00	\$37,409 99

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$57,051 00 83,560 00	4 per cent. 4½ "	\$36,780 00	5 per cent.	\$58,745 38	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 73
 Aggregate amount of the same, \$76,760 00
 Total number of loans upon real estate, 75
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 11,093 56
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 4,865 80
 year ending Oct. 31, 1891, } 2 per cent., { 5,044 30
 Number of accounts opened during the year ending Oct. 31, 1891, . 92
 Number of accounts closed during the year ending Oct. 31, 1891, . 55
 Total number of open accounts Oct. 31, 1891, 842
 Total expenses of the corporation for the year ending Oct. 31, 1891
 (exclusive of taxes), 106 50
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 35,844 46
 Number of same, 427
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 31,170 57
 Number of same, 358
 Date of examination by commissioner: January 30.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 19, 1891.

Personally appeared Henry F. Wing, Treasurer of the Grafton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

D. WEBSTER NORCROSS, *Justice of the Peace.*

WORCESTER, SS.

● Nov. 19, 1891.

Personally appeared George K. Nichols, President, and Geo. W. Fisher, Joseph A. Dodge, Clarence R. Pratt, Silas Vinton, Alden M. Bigelow and B. A. Jourdan, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

D. WEBSTER NORCROSS, *Justice of the Peace.*

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 44.

EBEN G. ABBOTT, *President.* NATHANIEL RICHARDSON, Jr., *Treasurer.*
WILLIAM H. COLBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EBEN G. ABBOTT, FRANCIS TARR,
GRAFTON BUTMAN, HIRAM J. PHILBROOK,
GEORGE A. LOWE.

Open for business Wednesday and Saturday, 10 A.M. to 12 M., 2 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891,

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$21,217 50	Deposits,	\$95,847 91
Bank stock as per schedule, .	5,043 00	Guaranty fund, .	725 00
Railroad bonds as per schedule,	11,705 00		
Loans on real estate,	48,601 00		
Loans on personal security, .	8,600 00		
Deposit in bank, not on interest,	1,227 17		
Expense account,	42 45		
Furniture,	95 00		
Cash on hand,	41 79		
	\$96,572 91		\$96,572 91

Cash on Deposit in Banks : —
Rockport National Bank, Rockport, \$1,227 17

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Tilton, N. H., 6s, . .	\$500	\$547 00	\$547 00
City of Keene, N. H., 4s, . .	500	514 00	514 00
Town of Clinton, Mass., 4s, . .	1,000	1,031 00	1,031 00
City of Waltham, Mass., 4s, . .	1,000	1,027 00	1,027 00
County of Merrimack, N. H., 4s, . .	1,000	1,025 00	1,025 00
City of Cleveland, Ohio, 6s, . .	3,000	3,234 00	3,234 00
of East Saginaw, Mich., 5s, . .	2,000	2,047 00	2,047 00
of Scranton, Pa., 5s, . .	1,000	1,100 00	1,100 00
of Bay City, Mich., 5s, . .	1,000	1,016 00	1,016 00
of Springfield, Ohio, 5s, . .	2,000	2,099 00	2,099 00
of Pawtucket, R. I., 4s, . .	2,000	2,220 00	2,220 00
of Bangor, Me., 6s, . .	1,000	1,035 00	1,035 00
of Peoria, Ill., 7s, . .	1,000	1,180 00	1,180 00
of Sioux City, Iowa, 4½s, . .	1,000	1,037 50	1,037 50
of Boston, Mass., 6s, . .	2,000	2,105 00	2,105 00
	\$20,000	\$21,217 50	\$21,217 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Gloucester N'l B'k, Gloucester,	\$800	\$1,096 00	\$1,096 00
4	Cape Ann N'l B'k, Gloucester,	400	582 00	582 00
23	Rockport N'l B'k, Rockport,	2,300	3,265 00	3,265 00
1	Gloucester Loan & Trust Com- pany, Gloucester, . .	100	100 00	100 00
		\$3,600	\$5,043 00	\$5,043 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . .	\$2,000	\$2,086 00	\$2,086 00
Fitchburg R.R. 4s, . .	2,000	2,054 00	2,054 00
Fitchburg R.R. 5s, . .	3,000	3,119 00	3,119 00
Boston & Lowell R.R. 6s, . .	1,000	1,089 00	1,089 00
Maine Central R.R. 7s, . .	1,000	1,144 50	1,144 50
Maine Central R.R. 6s, . .	1,000	1,144 50	1,144 50
Old Colony R.R. 7s, . .	1,000	1,068 00	1,068 00
	\$11,000	\$11,705 00	\$11,705 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,300 00	5 per cent.	\$2,000 00	5½ per cent.	\$46,901 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	85	
Aggregate amount of the same,		\$57,201 00
Total number of loans upon real estate,	77	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		3,928 01
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the	2 per cent.,	1,471 83
year ending Oct. 31, 1891,	2 per cent.,	1,620 88
Number of accounts opened during the year ending Oct. 31, 1891,	138	
Number of accounts closed during the year ending Oct. 31, 1891,	63	
Total number of open accounts Oct. 31, 1891,	619	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		247 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		34,721 56
Number of same,	546	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		20,077 88
Number of same,	299	
Date of examination by commissioner: August 12.		

COMMONWEALTH OF MASSACHUSETTS.

Essex. ss.

Nov. 13, 1891.

Personally appeared Nathaniel Richardson, Jr., Treasurer of the Granite Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ZENO A. APPLETON, *Justice of the Peace.*

ESSEX, SS.

Nov. 13, 1891.

Personally appeared Eben G. Abbott, President, and Henry H. Thurston, William H. Colby, Roger H. Tarr, J. L. Woodfall and Geo. A. Lowe, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ZENO A. APPLETON, *Justice of the Peace.*

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 46.

GEORGE CHURCH, *President*.

CHARLES J. TAYLOR, *Treasurer*.

MERRITT I. WHEELER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

A. CHALKLEY COLLINS,

ALFRED S. FASSETT,

JOHN C. WHEELER,

CHARLES J. POTTER,

CHARLES J. TAYLOR.

Open for business every business day, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,000 00	Deposits, . . .	\$443,728 77
Bank stock as per schedule, .	49,576 92	Guaranty fund, .	14,350 00
Loans on bank stock, . . .	1,840 84	Interest account, .	14,801 10
Railroad bonds as per schedule, .	36,000 00		
Loan on railroad stock, . . .	7,500 00		
Real estate (for banking purposes),	13,000 00		
Real estate by foreclosure, . . .	4,869 13		
Loans on real estate,	274,533 53		
Loans on personal security, . . .	44,489 75		
Loans to counties, cities or towns (notes),	8,500 00		
Deposits in banks, on interest, .	17,730 55		
Deposit in bank, not on interest, .	3,009 49		
Expense account,	1,467 77		
Cash on hand,	361 89		
	<u>\$472,879 87</u>		<u>\$472,879 87</u>

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$449 29
Maverick National Bank, Boston,	349 36
Springfield Safe Deposit and Trust Company, Springfield,	16,931 90
National Mahaiwe Bank, Great Barrington,	3,009 49

Loans on Bank Stock, amount on each:—

On 5 shares National Mahaiwe Bank, Great Barrington,	\$240 84
On 6 shares National Mahaiwe Bank, Great Barrington,	500 00
On 10 shares National Mahaiwe Bank, Great Barrington,	500 00
On 20 shares National Mahaiwe Bank, Great Barrington,	600 00

Loan on Railroad Stock:—

On 50 shares Boston & Albany R.R.,	\$7,500 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s, .	\$10,000	\$9,500 00	\$10,000 00*

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, .	\$1,000	\$1,300 00	\$1,280 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,400 00	1,300 00
13	Suffolk National Bank, Boston,	1,300	1,339 00	1,300 00
59	N'l B'k of Redemption, Boston,	5,900	7,375 00	7,080 00
19	Hamilton Nat'l Bank, Boston,	1,900	2,280 00	2,227 75
10	Atlantic Nat'l Bank, Boston,	1,000	1,400 00	1,345 00
54	New England N'l B'k, Boston,	5,400	8,640 00	7,290 00
66	Shoe & Leather N'l Bk, Boston,	6,600	6,072 00	6,600 00
14	National Union Bank, Boston,	1,400	1,960 00	1,890 00
42	N'l B'k of No. America, Boston,	4,200	5,166 00	4,200 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,700 00	3,392 50
40	National Mahaiwe Bank, Great Barrington,	4,000	5,200 00	5,000 00
48	Lee National Bank, Lee,	4,800	6,480 00	5,816 67
3	Pittsfield Nat'l Bank, Pittsfield,	300	480 00	405 00
3	Housatonic N'l B'k, Stockbridge,	300	480 00	450 00
		\$41,600	\$53,272 00	\$49,576 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$5,000	\$5,037 00	\$5,000 00
Boston & Albany R.R. 6s, . . .	1,000	1,006 00	1,000 00
Boston & Lowell R.R. 7s, . . .	3 000	3,037 00	3,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,000 00	10,000 00
Boston & Providence R.R. 7s, . .	2,000	2,026 00	2,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,265 00	10,000 00
Old Colony R.R. 4s,	5,000	5,150 00	5,000 00
	\$36,000	\$36,521 00	\$36,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$798 65 16,931 90	2½ per cent. 4 “	\$199,998 33	5 per cent.	\$136,865 79	6 per cent.

Amount invested in real estate for banking purposes,	\$13,000 00
Estimated value of the same,	13,000 00
Net income received from same during the year ending Oct. 31, 1891,	479 12
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,869 13
Assessed value of the same,	5,878 00
Number of loans which are of an amount not exceeding \$3,000 each, 247	
Aggregate amount of the same,	207,352 12
Total number of loans upon real estate,	220
Amount of investments from which no income is received,	277 00
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1891,	22,273 38
Times for the dividends fixed by the by-laws: first Thursday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	8,103 99
year ending Oct. 31, 1891, } 2 per cent., {	8,103 76
Number of accounts opened during the year ending Oct. 31, 1891,	315
Number of accounts closed during the year ending Oct. 31, 1891,	277
Total number of open accounts Oct. 31, 1891,	1,922
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,009 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	94,622 18
Number of same,	1,452
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	95,301 18
Number of same,	1,117
Date of examination by commissioner: September 30.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 6, 1891.

Personally appeared Charles J. Taylor, Treasurer of the Great Barrington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DEMPSTER J. COLEMAN, *Justice of the Peace.*

BERKSHIRE, ss.

Nov. 6, 1891.

Personally appeared George Church, President, and A. S. Fassett, Ward Lewis, C. J. Burget, E. B. Culver and John C. Wheeler, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

DEMPSTER J. COLEMAN, *Justice of the Peace.*

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 30.

ROBERT ABERCROMBIE, *President.*

ALBERT M. GLEASON, *Treasurer.*

CHESTER C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM A. FORBES,

A. M. GLEASON,

CHAS. R. LOWELL,

LEVI J. GUNN,

S. B. SLATE.

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$174,500 00	Deposits,	\$1,648,126 17
Bank stock as per schedule, .	130,800 00	Guaranty fund, .	44,300 00
Loans on bank stock, .	28,915 00	Profit and loss ac-	
Railroad bonds as per schedule, .	52,000 00	count,	2,263 59
Loan on railroad stocks, .	1,000 00		
Real estate by foreclosure, .	10,235 44		
Loans on real estate, .	890,191 87		
Loans on personal security, .	255,104 68		
Loans to counties, cities or towns			
(notes),	19,400 00		
Loans on depositors' books, .	1,000 00		
Deposits in banks, on interest, .	93,732 45		
Deposits in banks, not on interest, .	4,320 84		
Expense account,	1,305 95		
Furniture and fixtures,	1,000 00		
Interest due,	508 51		
Premium account,	30,000 00		
Cash on hand,	675 02		
	\$1,694,689 76		\$1,694,689 76

Cash on Deposit in Banks, amount in each:—

Adams National Bank, North Adams,	\$20,000 00
Athol National Bank, Athol,	5,000 00
Conway National Bank, Conway,	3,253 25
National Bank of Commerce, Boston,	4,206 51
City National Bank, Holyoke,	15,000 00
Franklin County National Bank, Greenfield,	12,644 23
Merchants National Bank, Rutland, Vt.,	10,000 00
Old Boston National Bank, Boston,	114 33
Packard National Bank, Greenfield,	17,465 02
Peoples National Bank, Brattleboro', Vt.,	10,369 95

Loans on Bank Stock, amount on each : —

On 5 shares First National Bank, Northampton,	\$500 00
On 5 shares Conway National Bank, Conway,	475 00
On 1 share Franklin County National Bank, Greenfield,	90 00
On 5 shares First National Bank, Amherst,	500 00
On 125 shares Traders' National Bank, Boston,	10,000 00
On 3 shares Franklin County National Bank, Greenfield,	250 00
On 34 shares Shelburne Falls National Bank, Shelburne Falls,	2,900 00
On 10 shares Shelburne Falls National Bank, Shelburne Falls,	100 00
On 100 shares Home National Bank, Holyoke,	10,000 00
On 24 shares Packard National Bank, Greenfield,	2,000 00
On 16 shares Conway National Bank, Conway,	1,300 00
On 8 shares Conway National Bank, Conway,	800 00

Loan on Railroad Stock : —

On 10 shares Boston & Albany R.R.,	\$1,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Des Moines, Iowa, 5s,	\$9,000	\$9,090 00	\$9,000 00
of Milwaukee, Wis., 7s,	18,000	18,900 00	18,000 00
Town of Pittsfield, Mass., 4½s,	65,000	66,300 00	65,000 00
of Rutland, Vt., 4½s,	40,000	41,200 00	40,000 00
of West Rutland, Vt., 5s,	17,500	19,250 00	17,500 00
City of Sioux City, Iowa, 4½s,	25,000	25,000 00	25,000 00
	\$174,500	\$179,740 00	174,500 00

Detailed Statement of Bank Stocks.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
37	Athol Nat'l Bank, Athol,	\$3,700	\$3,885 00	\$3,700 00
48	Nat'l Revere Bank, Boston,	4,800	5,100 00	4,800 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,625 00	1,300 00
6	National City Bank, Boston,	600	600 00	600 00
18	Market Nat'l Bank, Boston,	1,800	1,800 00	1,800 00
42	Eliot Nat'l Bank, Boston,	4,200	5,250 00	4,200 00
38	Merchants' N'l Bank, Boston,	3,800	5,700 00	3,800 00
15	Howard Nat'l Bank, Boston,	1,500	1,665 00	1,500 00
10	Second National Bank, Boston,	1,000	1,860 00	1,000 00
3	Washington N'l Bank, Boston,	300	357 00	300 00
50	Metropolitan N'l B'k, Boston,	5,000	4,500 00	5,000 00
20	South End Nat'l Bank, Boston,	2,000	2,040 00	2,000 00
52	N'l B'k of Redemption, Boston,	5,200	6,609 00	5,200 00
12	First Nat'l Bank, Chicopee,	1,200	1,800 00	1,200 00
41	Conway Nat'l Bank, Conway,	4,100	5,125 00	4,100 00
34	First Nat'l Bank, Greenfield,	3,400	6,800 00	3,400 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
138	Holyoke Nat'l Bank, Holyoke,	\$13,800	\$22,080 00	\$13,800 00
50	City Nat'l Bank, Holyoke,	5,000	5,500 00	5,000 00
14	Hadley Falls N'l B'k, Holyoke,	1,400	2,380 00	1,400 00
15	Hampshire County Nat'l Bank, Northampton,	1,500	1,875 00	1,500 00
21	First N'l Bank, Northampton,	2,100	2,730 00	2,100 00
60	Berkshire N'l B'k, No. Adams,	6,000	6,600 00	6,000 00
50	Orange Nat'l Bank, Orange,	5,000	8,000 00	5,000 00
67	Palmer Nat'l Bank, Palmer,	6,700	9,380 00	6,700 00
110	Third Nat'l Bank, Springfield,	11,000	22,550 00	11,000 00
45	City Nat'l Bank, Springfield,	4,500	6,750 00	4,500 00
70	First Nat'l Bank, Springfield,	7,000	9,800 00	7,000 00
3	Chicopee N'l B'k, Springfield,	300	540 00	300 00
50	Agawam N'l B'k, Springfield,	5,000	5,500 00	5,000 00
36	Second N'l Bank, Springfield,	3,600	5,472 00	3,600 00
25	Chapin N'l Bank, Springfield,	2,500	4,000 00	2,500 00
15	Crocker N'l B'k, Turner's Falls,	1,500	1,875 00	1,500 00
50	Winchester National Bank, Winchester, N. H.,	5,000	5,500 00	5,000 00
50	First Nat'l Bank, Westfield,	5,000	6,750 00	5,000 00
		\$130,800	\$181,998 00	\$130,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$16,000	\$16,640 00	\$16,000 00
Fitchburg R.R. 7s,	12,000	12,500 00	12,000 00
Newport & Richford R.R. 5s,	10,000	10,500 00	10,000 00*
Boston & Albany R.R. 7s,	7,000	7,043 75	7,000 00
Boston & Lowell R.R. 7s,	2,000	2,020 00	2,000 00
Boston & Maine R.R. 7s,	5,000	5,150 00	5,000 00
	\$52,000	\$53,853 75	\$52,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,732 45	3 per cent.	\$35,000 00	4½ per cent.	\$53,200 00	5½ per cent.
20,000 00	4 " "	1,052,640 22	5 " "	99,771 33	6 " "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$10,235 44
Assessed value of the same,	7,804 00
Net income received from same during year ending Oct. 31, 1891, . . .	350 00
Number of loans which are of an amount not exceeding \$3,000 each, 660	
Aggregate amount of the same,	609,976 35
Total number of loans upon real estate,	561
Amount of investments from which no income is received,	8,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	84,711 80
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	29,473 27
year ending Oct. 31, 1891, } 2 per cent., {	30,500 41
Number of accounts opened during the year ending Oct. 31, 1891, . . .	746
Number of accounts closed during the year ending Oct. 31, 1891, . . .	498
Total number of open accounts Oct. 31, 1891,	3,806
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	4,155 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	378,261 65
Number of same,	3,063
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	309,038 75
Number of same,	2,471
Date of examination by commissioner: October 15.	

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss.

Nov. 13, 1891.

Personally appeared Albert M. Gleason, Treasurer of the Greenfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERICK L. GREENE, *Justice of the Peace.*

FRANKLIN, ss.

Nov. 13, 1891.

Personally appeared Robert Abercrombie, President, and William A. Forbes, L. J. Gunn, S. B. Slate, Chester C. Conant and Charles R. Lowell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FREDERICK L. GREENE, *Justice of the Peace.*

HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 41.

JOHN MULLIGAN, *President.*

P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

F. S. BAILEY,

JOHN MULLIGAN,

R. F. HAWKINS,

A. J. WRIGHT.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,000 00	Deposits,	\$2,435,969 53
Bank stock as per schedule, .	299,165 00	Guaranty fund, .	72,000 00
Loans on bank stock,	31,985 00	Interest account, .	9,242 90
Railroad bonds as per schedule,	150,000 00	Profit and loss ac-	
Loan on railroad bonds,	1,000 00	count,	32,687 62
Loans on railroad stocks,	80,200 00		
Real estate by foreclosure, . .	87,806 26		
Loans on real estate,	1,134,050 00		
Loans on personal security, . .	537,237 00		
Loans on depositors' books, . .	500 00		
Deposits in banks, on interest, .	120,000 00		
Deposits in banks, not on interest,	42,378 62		
Expense account,	2,406 95		
Cash on hand,	13,171 22		
	<u>\$2,549,900 05</u>		<u>\$2,549,900 05</u>

Cash on Deposit in Banks, amount in each :—

Chicopee National Bank, Springfield,	\$50,000 00
Agawam National Bank, Springfield,	68,245 17
Conway National Bank, Conway,	5,000 00
Holyoke National Bank, Holyoke,	10,000 00
Chapin National Bank, Springfield,	15,186 20
Hancock National Bank, Springfield,	13,947 25

Loans on Bank Stock, amount on each : —

On 25 shares Chapin National Bank, Springfield,	}	\$5,300 00
On 30 shares City National Bank, Springfield,		
On 6 shares Saybrook National Bank, Essex, Conn.,		500 00
On 50 shares Holyoke National Bank, Holyoke,		5,000 00
On 5 shares Ware National Bank, Ware,		225 00
On 25 shares Third National Bank, Springfield,		2,500 00
On 8 shares Chapin National Bank, Springfield,	}	960 00
On 2 shares Chicopee National Bank, Springfield,		
On 7 shares City National Bank, Springfield,		700 00
On 20 shares Agawam National Bank, Springfield,		1,800 00
On 30 shares Hampshire County National Bank, Northampton,		3,000 00
On 15 shares Second National Bank, Springfield,	}	2,500 00
On 10 shares Third National Bank, Springfield,		
On 20 shares Third National Bank, Springfield,		2,000 00
On 24 shares Agawam National Bank, Springfield,		2,000 00
On 10 shares Second National Bank, Springfield,	}	3,000 00
On 25 shares Chapin National Bank, Springfield,		
On 10 shares Chapin National Bank, Springfield,		1,000 00
On 10 shares First National Bank, Springfield,		1,000 00
On 6 shares Agawam National Bank, Springfield,		500 00

Loan on Railroad Bonds : —

On \$1,000 Boston & Albany R.R.,	\$1,000 00
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Loans on Railroad Stock, amount on each : —

On 5 shares Connecticut River R.R.,	\$700 00
On 100 shares Connecticut River R.R.,	15,000 00
On 5 shares Connecticut River R.R.,	500 00
On 5 shares Connecticut River R.R.,	300 00
On 15 shares Connecticut River R.R.,	1,000 00
On 10 shares Boston & Albany R.R.,	1,500 00
On 10 shares Boston & Albany R.R.,	1,700 00
On 15 shares Boston & Albany R.R.,	2,000 00
On 16 shares Boston & Albany R.R.,	2,500 00
On 50 shares Boston & Albany R.R.,	7,500 00
On 22 shares Boston & Albany R.R.,	3,000 00
On 56 shares New York, New Haven & Hartford R.R.,	9,000 00
On 4 shares New York, New Haven & Hartford R.R.,	500 00
On 100 shares Old Colony R.R.,	15,000 00
On 100 shares Boston & Providence R.R.,	20,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,000	\$58,500 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	First National Bank, Boston, .	\$2,800	\$6,748 00	\$2,800 00
75	N'l Hide & Leather B'k, Boston,	7,500	9,300 00	7,500 00
230	Merchants' Nat'l Bank, Boston,	23,000	34,500 00	27,210 00
75	N'l B'k of Commerce, Boston,	7,500	9,600 00	10,865 00
75	National Revere Bank, Boston,	7,500	7,950 00	7,500 00
40	Nat'l Webster Bank, Boston, .	4,000	4,000 00	4,292 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	6,300 00
37	Suffolk Nat'l Bank, Boston, .	3,700	3,922 00	4,500 00
50	Continental N'l Bank, Boston,	5,000	6,450 00	5,300 00
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	6,700 00
50	Freeman's Nat'l B'k, Boston, .	5,000	5,000 00	5,900 00
50	State National Bank, Boston, .	5,000	6,050 00	5,900 00
50	N'l B'k of N. America, Boston,	5,000	6,200 00	5,700 00
50	Eliot National Bank, Boston, .	5,000	6,100 00	6,100 00
63	Shawmut Nat'l Bank, Boston,	6,300	7,938 00	7,600 00
57	First National Bank, Chicopee,	5,700	8,550 00	7,470 00
33	Franklin Co. N'l B'k, Greenfield,	3,300	3,300 00	4,550 00
158	Holyoke Nat'l Bank, Holyoke,	15,800	26,860 00	16,336 00
40	Hadley Falls N'l B'k, Holyoke,	4,000	6,000 00	4,732 00
02	Monson N'l Bank, Monson, .	2,000	3,000 00	2,200 00
66	Hampshire County National Bank, Northampton, . . .	6,600	8,250 00	7,225 00
30	First N'l Bank, Northampton,	3,000	4,200 00	3,000 00
40	First N'l Bank, Norwich, Ct.,	4,000	4,400 00	5,180 00
50	Uncas N'l Bank, Norwich, Ct.,	2,500	2,750 00	2,900 00
85	Thames N'l B'k, Norwich, Ct.,	8,500	13,600 00	12,285 00
74	Third N'l Bank, Springfield,	7,400	15,540 00	11,560 00
65	Pyncheon N'l B'k, Springfield,	6,500	11,375 00	10,985 00
50	First Nat'l Bank, Springfield,	5,000	7,000 00	6,525 00
230	Chapin N'l Bank, Springfield,	23,000	34,500 00	24,700 00
423	Agawam N'l B'k, Springfield,	42,300	46,530 00	46,700 00
50	Chicopee N'l B'k, Springfield,	5,000	8,600 00	8,600 00
75	Ware National Bank, Ware, .	7,500	9,000 00	10,050 00
		\$249,400	\$341,563 00	\$299,165 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R R. 4s, . .	\$50,000	\$55,000 00	\$50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	56,000 00	50,000 00
Holyoke & Westfield R.R. 4s, . .	50,000	51,000 00	50,000 00
	\$150,000	\$162,000 00	\$150,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$220,000 00	4 per cent.	\$95,000 00	4½ per cent.	\$1,589,972	5 per cent.

Value by books, of real estate held or owned by foreclosure or otherwise,	\$87,806 26
Assessed value of the same,	69,400 00
Net income received from same during the year ending Oct. 31, 1891, .	2,400 16
Number of loans which are of an amount not exceeding \$3,000 each, .	329
Aggregate amount of the same,	452,322 00
Total number of loans upon real estate,	354
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	114,138 31
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	45,608 10
year ending Oct. 31, 1891, } 2 per cent., {	46,390 07
Number of accounts opened during the year ending Oct. 31, 1891, .	1,031
Number of accounts closed during the year ending Oct. 31, 1891, .	830
Total number of open accounts Oct. 31, 1891,	4,870
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	8,594 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	477,255 26
Number of same,	4,371
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	468,502 66
Number of same,	3,456
Date of examination by commissioner: June 27.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 2, 1891.

Personally appeared P. S. Bailey, Treasurer of the Hampden Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. B. PHELPS, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 5, 1891.

Personally appeared John Mulligan, President, and H. S. Hyde, T. M. Brown, F. E. Carpenter, F. S. Bailey, R. F. Hawkins and A. J. Wright, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. B. PHELPS, *Justice of the Peace.*

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 32.

JOSEPHUS CRAFTS, *President.*

LEWIS WARNER, *Treasurer.*

LEWIS WARNER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPHUS CRAFTS,

WILLIAM H. DICKINSON,

WEBSTER HERRICK,

J. H. DEMOND,

.

HENRY A. KIMBALL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$28,000 00	Deposits,	\$1,051,835 61
Bank stock as per schedule, .	193,210 42	Guaranty fund, . .	26,500 00
Loans on bank stock,	12,250 00	Interest account, . .	3,678 88
Railroad bonds as per schedule, .	30,000 00	Profit and loss ac-	
Loans on railroad stocks,	2,300 00	count,	13,026 86
Loans on real estate,	712,372 84		
Loans on personal security, . .	65,050 00		
Loans to counties, cities or towns			
(notes),	28,500 00		
Deposit in bank, on interest, . .	18,752 20		
Expense account,	3,096 66		
Cash on hand,	1,509 23		
	<u>\$1,095,041 35</u>		<u>\$1,095,041 35</u>

Cash on deposit in Bank : —

Hampshire County National Bank, Northampton, \$18,752 20

Loans on Bank Stock, amount on each : —

On 17 shares Hampshire County National Bank, Northampton,	\$1,700 00
On 5 shares Northampton National Bank, Northampton,	200 00
On 12 shares First National Bank, Northampton,	1,000 00
On 55 shares First National Bank, Easthampton,	5,500 00
On 5 shares First National Bank, Greenfield,	500 00
On 7 shares Franklin County National Bank, Greenfield,	550 00
On 10 shares Conway National Bank, Conway,	1,000 00
On 20 shares Home National Bank, Holyoke,	1,800 00

Loans on Railroad Stock, amount on each : —

On 50 shares Connecticut River R.R.,	\$2,000 00
On 2 shares Boston & Albany R.R.,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Northampton, Mass., 4s,	\$28,000	\$28,560 00	\$28,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	North National Bank, Boston, .	\$10,000	\$13,925 00	\$12,661 00
40	National Bank of the Com- monwealth, Boston,	4,000	7,400 00	4,635 00
22	Blackstone Nat'l Bank, Boston,	2,200	2,200 00	3,247 50
33	Howard Nat'l Bank, Boston, .	3,300	3,646 50	3,695 00
35	Shawmut Nat'l Bank, Boston, .	3,500	4,410 00	4,477 50
32	N'l Hide & Leather B'k, Boston,	3,200	3,968 00	3,797 00
15	N'l B'k of Commerce, Boston,	1,500	1,916 25	2,505 00
42	Tremont Nat'l Bank, Boston, .	4,200	4,284 00	5,386 00
35	Continental N'l Bank, Boston,	3,500	4,567 50	4,030 00
8	N'l B'k of the Republic, Boston,	800	1,280 00	1,032 00
10	N'l B'k of No America, Boston,	1,000	1,235 00	1,147 50
35	Market Nat'l Bank, Boston, .	3,500	3,500 00	4,219 37
7	Mt. Vernon N'l Bank, Boston,	700	966 00	896 00
44	Globe National Bank, Boston,	4,400	4,400 00	5,651 87
30	Merchants' Nat'l Bank, Boston,	3,000	4,485 00	4,260 00
9	Atlantic Nat'l Bank, Boston, .	900	1,275 75	1,221 75
33	Atlas Nat'l Bank, Boston, . .	3,300	4,009 50	3,902 75
36	Eliot National Bank, Boston, .	3,600	4,392 00	4,640 00
7	Hamilton Nat'l Bank, Boston,	700	840 00	906 00
15	Massachusetts N'l B'k, Boston,	1,500	1,620 00	1,920 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,180 00	3,870 00
22	National Revere Bank, Boston,	2,200	2,332 00	2,802 00
10	Shoe & Leather N'l B'k, Boston,	1,000	930 00	1,436 25
100	Third National Bank, Boston,	10,000	10,662 50	10,600 93
50	Second National Bank, Boston,	5,000	9,250 00	7,900 00
12	National Eagle Bank, Boston,	1,200	1,236 00	1,476 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,017 50	1,040 00
34	First National Bank, Chicopee,	3,400	5,100 00	5,175 00
100	First N'l Bank, Easthampton,	10,000	14,500 00	12,420 00
20	City National Bank, Holyoke,	2,000	2,300 00	2,000 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,150 00	1,000 00
271	Hampshire County Nat'l Bank, Northampton,	27,100	33,875 00	27,100 00
87	First N'l Bank, Northampton,	8,700	11,310 00	11,496 00
63	Northampton National Bank, Northampton,	6,300	11,025 00	10,702 50
50	John Hancock National Bank, Springfield,	5,000	6,250 00	5,898 00
5	Chicopee N'l B'k, Springfield,	500	850 00	800 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	Agawam N'l B'k, Springfield,	\$3,600	\$3,600 00	\$4,497 00
28	Mechanics' N'l B'k, Worcester,	2,800	3,080 00	3,749 00
12	Ware National Bank, Ware, .	1,200	1,440 00	1,624 00
13	Union Nat'l Bank, Weymouth,	1,300	1,560 00	1,592 50
10	Berkshire N'l B'k, No. Adams,	1,000	1,050 00	1,050 00
5	Greylock Nat'l Bank, Adams, .	500	750 00	750 00
		\$156,600	\$200,768 50	\$193,210 42

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$9,750 00	\$10,000 00
Boston & Providence R.R. 4s,	6,000	6,120 00	6,000 00
Boston & Lowell R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s,	4,000	4,280 00	4,000 00
	\$30,000	\$30,150 00	\$30,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,752 20 21,000 00	3½ per cent. 4 “	\$72,300 00	4½ per cent.	\$727,172 84	5 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 412
Aggregate amount of the same, \$460,907 84
Total number of loans upon real estate, 428
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 47,795 84
Times for the dividends fixed by the by-laws: May 15 and November 15.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 18,751 41
year ending Oct. 31, 1891, } 2 per cent., { 19,418 18
Number of accounts opened during the year ending Oct. 31, 1891, 598
Number of accounts closed during the year ending Oct. 31, 1891, 442
Total number of open accounts Oct. 31, 1891, 2,569
Total expenses of the corporation for the year ending Oct. 31, 1891
(exclusive of taxes), 3,096 66

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$247,712 88
Number of same,	2,182
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	199,460 15
Number of same,	1,952
Date of examination by commissioner: August 3.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss.

Nov. 9, 1891.

Personally appeared Lewis Warner, Treasurer of the Hampshire Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN B. O'DONNELL, *Justice of the Peace.*

HAMPSHIRE, ss.

Nov. 9, 1891.

Personally appeared Josephus Crafts, President, and William H. Dickinson, W. Her-
rick, J. H. Demond, Horace Lamb, E. A. Edwards, W. A. Nash and Ansel Wright,
trustees of said corporation, and severally made oath that the annexed report is cor-
rect, according to their best knowledge and belief.

Before me,

JOHN B. O'DONNELL, *Justice of the Peace*

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 47.

WOODBURY NOYES, *Vice-President and Act. President.* FRED W. COFFIN, *Treasurer.*
RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EBEN MITCHELL, WOODBURY NOYES,
JOHN L. HOBSON.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$662,600 00	Deposits,	\$4,632,464 10
Loans on public funds,	40,000 00	Guaranty fund,	182,000 00
Bank stock as per schedule,	504,550 00	Interest account,	3,352 20
Loans on bank stock,	60,450 00	Profit and loss ac-	
Railroad bonds as per schedule,	515,000 00	count,	11,688 85
Loans on railroad bonds,	20,650 00	Premium account,	20,591 20
Loans on railroad stock,	77,400 00		
Railroad notes,	100,000 00		
Loans on real estate,	1,223,425 00		
Loans on personal security,	1,446,600 00		
Loans to counties, cities or towns			
(notes),	38,000 00		
Deposits in banks, on interest,	124,561 14		
Deposits in banks, not on interest,	20,000 00		
Cash on hand,	16,860 21		
	\$4,850,096 35		\$4,850,096 35

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$73,855 92
Haverhill National Bank, Haverhill,	60,705 22
Amesbury National Bank, Amesbury,	10,000 00

Loans on Public Funds, amount on each:—

On \$6,000 United States 4s,	\$3,000 00
On \$2,000 United States 4s,	2,000 00
On \$10,000 City of Haverhill 4s,	10,000 00
On \$23,000 City of Lowell 4s,	} 25,000 00
On \$5,000 City of Waltham 4s,	

Loans on Bank Stock, amount on each : —

On 7 shares Boston National Bank, Boston,	\$500 00
On 162 shares Cocheco National Bank, Dover, N. H.,	12,000 00
On 200 shares Essex National Bank, Haverhill,	20,000 00
On 15 shares Merrimack National Bank, Haverhill,	100 00
On 20 shares Second National Bank, Haverhill,	2,000 00
On 27 shares Second National Bank, Haverhill,	2,700 00
On 50 shares Second National Bank, Haverhill,	5,000 00
On 12 shares First National Bank, Merrimac,	1,200 00
On 65 shares Second National Bank, Haverhill,	} 15,000 00
On 100 shares Amesbury National Bank, Amesbury,	
On 12 shares Haverhill National Bank, Haverhill,	} 1,950 00
On 10 shares Tremont National Bank, Boston,	

Loans on Railroad Bonds, amount on each : —

On \$7,000 Boston & Maine R.R. 4s,	\$4,650 00
On \$1,000 Boston & Maine R.R. 7s,	1,000 00
On \$20,000 Concord & Montreal R.R. 4s,	15,000 00

Loans on Railroad Stock, amount on each : —

On 16 shares Boston & Albany R.R.,	\$2,000 00
On 418 shares Boston & Maine R.R.,	50,000 00
On 5 shares Boston & Maine R.R.,	400 00
On 250 shares Boston & Maine R.R.,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s,	\$150,000	\$155,000 00	\$150,000 00
Town of Bradford, Mass., 4s,	24,300	24,300 00	24,300 00
of Brookline, Mass., 6s,	22,000	23,100 00	22,000 00
City of Cambridge, Mass., 4s,	40,000	41,600 00	40,000 00
of Cleveland, Ohio, 5s,	25,000	27,500 00	25,000 00
of Danbury, Conn, 4s,	25,000	25,500 00	25,000 00
of Dayton, Ohio, 4s,	25,000	24,750 00	25,000 00
of Des Moines, Iowa, 5s,	9,000	9,000 00	9,000 00
of Des Moines, Iowa, 4s,	25,000	24,250 00	25,000 00
of Detroit, Mich, 4s,	50,000	49,000 00	50,000 00
of Dover, N. H., 6s,	46,300	47,226 00	46,300 00
of Fall River, Mass., 6s,	10,000	10,700 00	10,000 00
of Fall River, Mass, 5s,	40,000	44,000 00	40,000 00
of Haverhill, Mass., 5s,	20,000	20,200 00	20,000 00
of Haverhill, Mass, 4s,	35,000	35,000 00	35,000 00
of Haverhill, Mass., 3½s,	30,000	29,400 00	30,000 00
of Lynn, Mass, 6s,	10,000	10,800 00	10,000 00
of Lynn, Mass, 5s,	5,000	5,550 00	5,000 00
of New Bedford, Mass, 4s,	25,000	25,375 00	25,000 00
of Pawtucket, R I, 4s,	25,000	25,750 00	25,000 00
of Somerville, Mass., 5s,	11,000	11,000 00	11,000 00
Town of Bradford, Mass., 4½s,	10,000	10,100 00	10,000 00
	\$662,600	\$679,101 00	\$662,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Andover Nat'l Bank, Andover,	\$3,200	\$3,680 00	\$3,200 00
200	Atlas National Bank, Boston,	20,000	24,300 00	20,000 00
205	Blackstone N'l Bank, Boston,	20,500	20,500 00	20,500 00
267	Boston Nat'l Bank, Boston, .	26,700	29,904 00	26,700 00
50	Central Nat'l Bank, Boston, .	5,000	7,100 00	5,000 00
50	Columbian N'l Bank, Boston,	5,000	5,350 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	13,000 00	10,000 00
50	Eliot National Bank, Boston, .	5,000	6,100 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	5,150 00	5,000 00
100	Faneuil Hall Nat'l B'k, Boston,	10,000	14,200 00	10,000 00
50	First National Bank, Boston, .	5,000	12,000 00	5,000 00
125	Fourth Nat'l Bank, Boston, .	12,500	15,500 00	12,500 00
100	Globe National Bank, Boston, .	10,000	10,000 00	10,000 00
75	Hamilton Nat'l Bank, Boston, .	7,500	9,000 00	7,500 00
150	Howard Nat'l Bank, Boston, .	15,000	16,500 00	15,000 00
100	Manufacturer's National Bank, Boston,	10,000	10,150 00	10,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,500 00	5,000 00
267	National Bank of No America, Boston,	26,700	33,108 00	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	32,258 00	25,400 00
225	National Bank of the Republic, Boston,	22,500	36,000 00	22,500 00
150	National City Bank, Boston, .	15,000	14,400 00	15,000 00
100	National Eagle Bank, Boston,	10,000	10,300 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	20,550 00	15,000 00
200	National Hide & Leather Bank, Boston,	20,000	24,800 00	20,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
150	North National Bank, Boston,	15,000	20,850 00	15,000 00
150	Shawmut Nat'l Bank, Boston, .	15,000	18,900 00	15,000 00
75	Shoe & Leather National Bank, Boston,	7,500	6,750 00	7,500 00
100	State National Bank, Boston,	10,000	12,200 00	10,000 00
150	Suffolk Nat'l Bank, Boston, .	15,000	15,900 00	15,000 00
200	Third National Bank, Boston,	20,000	21,200 00	20,000 00
83	Trader's Nat'l Bank, Boston, .	8,300	8,300 00	8,300 00
145	First Nat'l Bank, Haverhill, .	14,500	23,200 00	14,500 00
375	Haverhill Nat'l B'k, Haverhill,	37,500	63,750 00	37,500 00
300	Merrimack N'l B'k, Haverhill,	30,000	51,000 00	30,000 00
50	Bay State N'l B'k, Lawrence,	3,750	6,500 00	3,750 00
100	First National Bank, Malden,	10,000	15,000 00	10,000 00
30	First National Bank, Chelsea,	3,000	3,660 00	3,000 00
		\$504,550	\$653,560 00	\$504,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$2,500	\$2,525 00	\$2,500 00
Boston & Lowell R.R. 4s, . . .	39,000	39,000 00	39,000 00
Boston & Maine R.R. 7s, . . .	83,500	87,675 00	83,500 00
Boston & Providence R.R. 4s, . .	141,000	143,820 00	141,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,750 00	25,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000	15,000 00	15,000 00
Fitchburg R.R. 4s,	50,000	48,750 00	50,000 00
Fitchburg R.R. 4½s,	50,000	50,500 00	50,000 00
Leeds & Farmington R.R. 6s, . . .	38,000	41,040 00	38,000 00
Maine Central R.R. 7s,	10,000	11,700 00	10,000 00
Old Colony R.R. 7s,	5,000	5,250 00	5,000 00
Old Colony R.R. 6s,	15,000	16,200 00	15,000 00
Old Colony R.R. 4s,	25,000	25,750 00	25,000 00
Portland & Kennebec R.R. 6s, . .	10,000	10,500 00	10,000 00
West Amesbury Branch R.R. 7s, . .	6,000	6,240 00	6,000 00
	\$515,000	\$529,700 00	\$515,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$114,561 14	3 per cent.	\$125,750 00	4¾ per cent.	\$255,100 00	5½ per cent.
5,000 00	3½ "	50,000 00	4½ "	75,000 00	5¾ "
12,000 00	4 "	1,649,450 00	5 "	417,475 00	6 "
157,000 00	4½ "	219,750 00	5¼ "	50,000 00	6½ "

Number of loans which are of an amount not exceeding \$3,000 each, 452
 Aggregate amount of the same, \$603,500 00
 Total number of loans upon real estate, 521
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1891, 240,406 35
 Times for the dividends fixed by the by-laws: third Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 87,933 95
 year ending Oct. 31, 1891, } 2½ per cent., { 109,818 47
 Number of accounts opened during the year ending Oct. 31, 1891, 1,793
 Number of accounts closed during the year ending Oct. 31, 1891, 1,651
 Total number of open accounts Oct. 31, 1891, 13,159
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu-
 sive of taxes), 6,931 32
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 670,431 00
 Number of same, 10,093
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 790,492 10
 Number of same, 9,443
 Date of examination by commissioner: November 17.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 9, 1891.

Personally appeared Fred W. Coffin, Treasurer of the Haverhill Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH H. PEARL, *Justice of the Peace.*

ESSEX, ss.

Nov. 9, 1891.

Personally appeared Woodbury Noyes, Vice President, and Eben Mitchell, Thomas S. Ruddock, Ira A. Abbott, John L. Hobson and J. H. Farnsworth, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH H. PEARL, *Justice of the Peace*

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 69.

ELNATHAN GRAVES, *President.*

B. S. JOHNSON, *Treasurer.*

HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS M. CARTER,

GEORGE MARKS,

BYRON LOOMIS,

F. S. WARNER,

CHARLES D. WAITE.

Open for business every business day, 10 A.M. to 12 M., and 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,623 91	Deposits,	\$306,805 93
Bank stock as per schedule, .	61,619 29	Guaranty fund, .	8,723 79
Railroad bonds as per schedule, .	10,724 39	Interest account, .	1,872 75
Real estate by foreclosure, .	1,920 00	Profit and loss ac-	
Loans on real estate,	165,267 00	count,	1,932 11
Loans on personal security, .	52,162 51		
Loans to counties, cities or towns			
(notes),	12,931 00		
Loans on depositors' books, .	200 00		
Deposits in banks, on interest, .	7,309 10		
Expense account,	388 39		
Cash on hand,	1,188 99		
	<u>\$319,334 58</u>		<u>\$319,334 58</u>

Cash on Deposit in Banks, amount in each : —

Conway National Bank, Conway,	\$3,042 14
Hampshire County National Bank, Northampton,	3,547 61
Home National Bank, Holyoke,	719 35

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Iowa, 6s,	\$5,200	\$5,590 00	\$5,623 91

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Conway Nat'l Bank, Conway,	\$1,000	\$5,000 00	\$4,721 13
10	Chicopee N'l B'k, Springfield,	1,000	1,700 00	1,700 00
50	Danbury N'l Bank, Danbury, Conn.,	5,000	6,650 00	6,600 00
43	First N'l Bank, Easthampton,	4,300	6,020 00	5,290 00
52	First N'l Bank, Northampton,	5,200	7,020 00	6,765 50
50	First Nat'l Bank, Amherst, .	5,000	7,650 00	7,520 00
10	First Nat'l Bank, Springfield, .	1,000	1,450 00	1,450 00
50	Hampshire County Nat'l Bank, Northampton,	5,000	6,250 00	6,041 66
50	City National Bank, Holyoke,	5,000	5,625 00	5,625 00
50	Home Nat'l Bank, Holyoke, .	5,000	5,750 00	5,000 00
48	John Hancock National Bank, Springfield,	4,800	6,000 00	6,000 00
22	Southington N'l Bank, Southington, Conn.,	2,200	2,420 00	2,331 00
15	Northampton National Bank, Northampton,	1,500	2,575 00	2,575 00
		\$49,000	\$64,110 00	\$61,619 29

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$3,000	\$3,196 67	\$3,196 67
Fitchburg R.R. 4s,	2,000	1,915 22	1,915 22
Boston & Albany R.R. 7s,	5,000	5,175 00	5,612 50
	\$10,000	\$10,286 89	\$10,724 39

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,309 10 206 00	4 per cent. 4½ "	\$32,325 00 35,200 00	5 per cent. 5½ "	\$162,829 51	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,920 00
Assessed value of the same,	1,450 00
Number of loans which are of an amount not exceeding \$3,000 each, 378	
Aggregate amount of the same,	190,060 51
Total number of loans upon real estate,	214
Amount of investments from which no income is received,	1,660 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	16,715 88
Times for the dividends fixed by the by-laws: second Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	5,698 75
year ending Oct. 31, 1891, } 2½ per cent., {	6,635 94
Number of accounts opened during the year ending Oct. 31, 1891,	197
Number of accounts closed during the year ending Oct. 31, 1891,	173
Total number of open accounts Oct. 31, 1891,	1,015
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,432 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	89,235 32
Number of same,	907
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	79,833 22
Number of same,	802
Date of examination by commissioner: April 21.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, SS.

Nov. 18, 1891.

Personally appeared B. S. Johnson, Treasurer of the Haydenville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIS W. STRONG, *Justice of the Peace.*

HAMPSHIRE, SS.

Nov. 18, 1891.

Personally appeared Elnathan Graves, President, and C. D. Waite, C. B. Hosford, Francis S. Warner, Wilson Dewey and Henry C. Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIS W. STRONG, *Justice of the Peace.*

HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 59.

JOSEPH SPRAGUE, *President.*
HENRY C. HARDING, *Clerk of the Corporation.*

HENRY C. HARDING, *Treasurer.*

Names of committee charged with the investment of its funds :

JOSEPH SPRAGUE, EDMUND HERSEY, 2d,
ELIJAH SHUTE, ENOS LORING.

Open for business every business day, 8 A.M. to 12 M., 1.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$95,000 00	Deposits,	\$2,041,379 71
Loans on public funds,	3,600 00	Guaranty fund,	70,900 00
Bank stock as per schedule,	150,260 00	Profit and loss ac-	
Loan on bank stock,	12,500 00	count,	40,762 16
Railroad bonds as per schedule,	46,000 00	Suspense account,	40 50
Loan on railroad bonds,	15,000 00		
Railroad notes,	25,000 00		
Real estate for banking pur-			
poses,	3,000 00		
Real estate by foreclosure,	11,090 00		
Loans on real estate,	955,967 00		
Loans on personal security,	714,507 79		
Loans to counties, cities or towns			
(notes),	64,300 00		
Loans on depositors' books,	150 00		
Deposit in bank, on interest,	21,951 54		
Deposit in bank, not on interest,	8,882 22		
Expense account,	2,376 31		
Stock of Lawrence Duck Co.,*	22,000 00		
Stock of Provincetown Steam-			
ship Co.,*	300 00		
Cash on hand,	1,197 51		
	\$2,153,082 37		\$2,153,082 37

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Hingham National Bank, Hingham,	\$3,006 87
Shoe and Leather National Bank, Boston,	21,951 54
National Webster Bank, Boston,	5,875 35

Loans on Public Funds, amount on each : —

On \$100 United States 4s,	\$100 00
On \$1,000 United States 4s,	1,000 00
On \$1,000 United States 4s,	{ 2,500 00
On \$2,000 United States 2s,	

Loan on Bank Stock:—

On 125 shares Broadway National Bank, Boston, \$12,500 00

Loan on Railroad Bonds:—

On \$16,000 Upper Coos R.R. 4½s, \$15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$50,000	\$50,250 00	\$50,000 00
of Des Moines, Iowa, 4½s, .	25,000	25,000 00	25,000 00
of East Saginaw, Mich, 6s, .	20,000	20,000 00	20,000 00
	\$95,000	\$95,250 00	\$95,000 00

Detailed Statement of Bank Stocks.

Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	\$700	\$882 00	\$700 00
38	Atlantic Nat'l Bank, Boston, .	3,800	5,377 00	3,800 00
75	Atlas National Bank, Boston, .	7,500	9,112 00	7,500 00
54	National City Bank, Boston, .	5,400	5,184 00	5,400 00
82	N'l B'k of Commerce, Boston,	8,200	10,455 00	8,200 00
100	National Eagle Bank, Boston,	10,000	10,300 00	10,000 00
50	First National Bank, Boston, .	5,000	12,000 00	5,000 00
46	Globe National Bank, Boston,	4,600	4,600 00	4,600 00
42	Hamilton Nat'l Bank, Boston,	4,200	5,040 00	4,200 00
36	Market National Bank, Boston,	3,600	3,600 00	3,600 00
20	Massachusetts N'l B'k, Boston,	2,000	2,160 00	2,000 00
75	Merchants' N'l Bank, Boston,	7,500	11,212 50	7,500 00
20	New England N'l B'k, Boston,	2,000	3,280 00	2,000 00
80	N'l B'k of No. America, Boston,	8,000	9,880 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	12,000 00	7,500 00
112	Nat'l Revere Bank, Boston, .	11,200	11,872 00	11,200 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,300 00	10,000 00
36	State National Bank, Boston, .	3,600	4,374 00	3,600 00
26	Suffolk Nat'l Bank, Boston, .	2,600	2,756 00	2,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,200 00	10,000 00
50	National Union Bank, Boston,	5,000	7,000 00	5,000 00
60	Nat'l Webster Bank, Boston, .	6,000	6,000 00	6,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,240 00	2,000 00
30	First National Bank, Chelsea,	3,000	3,600 00	3,000 00
178	Hingham N'l B'k, Hingham, .	12,460	13,350 00	12,460 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,400 00	1,600 00
28	Union Nat'l Bank, Weymouth,	2,800	3,164 00	2,800 00
		\$150,260	\$181,338 50	\$150,260 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . .	\$10,000	\$10,000 00	\$10,000 00
Boston & Lowell R.R. 7s, . .	10,000	10,000 00	10,000 00
Boston & Maine R.R. 7s, . .	10,000	10,400 00	10,000 00
Eastern R.R. 6s,	6,000	7,290 00	6,000 00
Old Colony R.R. 7s,	10,000	10,500 00	10,000 00
	\$46,000	\$48,190 00	\$46,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,382 79	0 per cent.	\$25,000 00	4¾ per cent.	\$25,000 00	5¾ per cent.
21,951 54	2½ “	927,875 00	5 “	125,087 00	6 “
20,000 00	4 “	109,000 00	5¼ “	31,000 00	6½ “
239,300 00	4½ “	248,600 00	5½ “	22,780 00	7 “

Amount invested in real estate for banking purposes,	\$3,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	2,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	11,690 00
Assessed value of the same,	12,220 00
Net income received from same during year ending Oct. 31, 1891, . .	422 56
Number of loans which are of an amount not exceeding \$3,000 each, 304	
Aggregate amount of the same,	293,517 00
Total number of loans upon real estate,	380
Amount of investments from which no income is received,	17,382 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	106,405 96
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	39,158 45
year ending Oct. 31, 1891, } 2 per cent., {	39,564 35
Number of accounts opened during the year ending Oct. 31, 1891, .	372
Number of accounts closed during the year ending Oct. 31, 1891, .	324
Total number of open accounts Oct. 31, 1891,	4,332
Total expenses of the corporation for the year ending Oct. 31, 1891, exclusive of taxes,	3,388 12
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	188,148 50
Number of same,	1,960
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	228,021 04
Number of same,	2,059
Date of examination by commissioner: August 3.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 13, 1891.

Personally appeared Henry C. Harding, Treasurer of the Hingham Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SIDNEY SPRAGUE, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 13, 1891.

Personally appeared Joseph Sprague, President, and Enos Loring, Charles Siders, Edmund Hersey, 2d, Joseph Ripley and Walter W. Hersey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

SIDNEY SPRAGUE, *Justice of the Peace.*

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 54.

DANIEL C. MOWRY, *President.*

ORRIN THOMSON, *Treasurer.*

ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN M. BATCHELDER,

HENRY BULLARD,

URIEL CUTLER,

JOSEPH H. DEWING.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 3.30 P.M.

Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$9,000 00	Deposits,	\$357,727 22
Bank stock as per schedule, .	23,726 00	Guaranty fund, .	17,000 00
Loans on bank stock,	6,260 00	Interest account, .	8,095 51
Railroad bonds as per schedule,	19,700 00		
Real estate by foreclosure, .	7,192 00		
Loans on real estate,	234,591 00		
Loans on personal security, .	23,819 00		
Loans to counties, cities or towns			
(notes),	32,500 00		
Deposits in banks, on interest, .	17,559 13		
Deposits in banks, not on interest,	5,000 00		
Premium account,	1,819 00		
Cash on hand,	1,656 60		
	<u>\$382,822 73</u>		<u>\$382,822 73</u>

Cash on Deposit in Banks, amount in each:—

Holliston National Bank, Holliston,	\$17,747 26
National Bank of the Commonwealth, Boston,	4,811 87

Loans on Bank Stock, amount on each:—

On 55 shares Holliston National Bank, Holliston,	\$3,870 00
On 35 shares Central National Bank, Boston,	2,390 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 6s, . . .	\$4,000	\$4,040 00	\$4,000 00
of Chicago, Ill., 7s, . . .	5,000	5,100 00	5,000 00
	\$9,000	\$9,140 00	\$9,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	State National Bank, Boston, .	\$2,400	\$2,900 00	\$2,400 00
17	Nat'l Bank of Commonwealth, Boston,	1,700	3,145 00	1,700 00
7	Blackstone Nat'l Bank, Boston, .	700	700 00	700 00
25	Traders' Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
30	Home Nat'l Bank, Brockton, .	3,000	3,900 00	3,000 00
14	Framingham National Bank, South Framingham, . . .	1,400	1,860 00	1,400 00
	So Framingham Nat'l Bank, South Framingham, . . .	26	26 00	26 00*
30	Franklin Nat'l B'k, Franklin, .	3,000	3,900 00	3,000 00
60	Holliston Nat'l B'k, Holliston, .	6,000	6,600 00	6,000 00
15	Peoples' Nat'l Bank, Marlboro,'	1,500	1,770 00	1,500 00
15	Blue Hill Nat'l Bank, Milton, .	1,500	1,950 00	1,500 00
		\$23,726	\$29,251 00	\$23,726 00

* This bank is in process of liquidation.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell R R. 6s, . . .	\$5,700	\$6,384 00	\$5,700 00
Boston & Lowell R.R. 7s, . . .	2,000	2,020 00	2,000 00
Fitchburg R.R. 5s,	4,000	4,280 00	4,000 00
Old Colony R R. 7s,	3,000	3,150 00	3,000 00
Boston & Maine R R. 7s, . . .	5,000	5,250 00	5,000 00
	\$19,700	\$21,084 00	\$19,700 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,559 13 18,000 00	2½ per cent. 3½ “	\$1,500 00 36,900 00	4½ per cent. 5 “	\$24,500 00 216,270 00	5½ per cent. 6 “

Value, by books, of real estate held or owned by foreclosure or otherwise, \$7,192 00
Assessed value of the same, 9,500 00
Net income received from same during year ending Oct. 31, 1891, . . . 275 53
Number of loans which are of an amount not exceeding \$3,000 each, 278
Aggregate amount of the same, 205,770 00
Total number of loans upon real estate, 267
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1891, 20,733 21
Times for the dividends fixed by the by-laws: first Tuesday in June and
December.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 6,604 10
year ending Oct. 31, 1891, } 2 per cent., { 6,817 24
Number of accounts opened during the year ending Oct. 31, 1891, . 181
Number of accounts closed during the year ending Oct. 31, 1891, . 154
Total number of open accounts Oct. 31, 1891, 1,228
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
clusive of taxes), 1,958 25
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1891, 62,127 67
Number of same, 869
Amount of withdrawals, including dividends, during the year ending
Oct. 31, 1891, 59,564 89
Number of same, 840
Date of examination by commissioner: March 30.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 10, 1891.

Personally appeared Orrin Thomson, Treasurer of the Holliston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JAMES F. FISK, Notary Public.

MIDDLESEX, ss. Nov. 10, 1891.

Personally appeared Daniel C. Mowry, President, and J. H. Dewing, Hiram Lake, Uriel Cutler, M. B. Rockwood, C. W. Ellis, Luther Howe, John H. Mahony and A. C. Holmes, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JAMES F. FISK, Notary Public.

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 94.

GEORGE W. PRENTISS, *President.*

R. B. JOHNSON, *Treasurer.*

C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. PRENTISS,

LEVI PERKINS,

C. H. SMITH,

WILLIAM WHITING.

Open for business every business day, 9 A.M. to 4 P.M.; Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$64,000 00	Deposits, . . .	\$2,515,482 62
Loan on public funds, . . .	600 00	Guaranty fund, . .	71,000 00
Bank stock as per schedule, . .	242,800 00	Interest account, .	56,696 84
Loans on bank stock, . . .	9,700 00		
Railroad bonds as per schedule, .	599,700 00		
Loans on real estate, . . .	1,146,096 00		
Loans on personal security, . .	394,045 00		
Loans to counties, cities or towns (notes),	37,500 00		
Deposits in banks, on interest, .	124,639 09		
Expense account,	2,236 82		
Furniture and fixtures,	2,000 00		
Premium account,	5,445 00		
Cash on hand,	14,417 55		
	<hr/>		<hr/>
	\$2,643,179 46		\$2,643,179 46

Cash on Deposit in Banks, amount in each:—

Holyoke National Bank, Holyoke,	\$76,252 84
Maverick National Bank, Boston,	8,386 25
Home National Bank, Holyoke,	5,000 00
Conway National Bank, Conway,	5,000 00
Agawam National Bank, Springfield,	10,000 00
First National Bank, Easthampton,	20,000 00

Loan on Public Funds : —

On \$600 United States 4s, \$600 00

Loans on Bank Stock, amount on each :—

On 25 shares Hampshire County National Bank, Northampton, . . \$1,800 00
 On 10 shares City National Bank, Holyoke, 800 00
 On 10 shares Home National Bank, Holyoke, } 1,200 00
 On 3 shares Hadley Falls National Bank, Holyoke, }
 On 3 shares Third National Bank, Springfield, 300 00
 On 26 shares Palmer National Bank, Palmer, 2,600 00
 On 32 shares Holyoke National Bank, Holyoke, } 3,000 00
 On 15 shares Springfield Safe Deposit and Trust Company, Springfield, . }

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Commonwealth of Massachusetts 5s,	\$13,000	\$13,395 00	\$13,000 00
City of Boston, Mass., 4s, . . .	25,000	25,500 00	25,000 00
of Boston, Mass., 6s, . . .	3,000	3,330 00	3,000 00
of Holyoke, Mass., 7s, . . .	11,000	11,440 00	11,000 00
of Holyoke, Mass., 6s, . . .	8,000	8,800 00	8,000 00
of Fall River, Mass., 6s, . . .	3,000	3,390 00	3,000 00
of Chelsea, Mass, 6s, . . .	1,000	1,070 00	1,000 00
	\$64,000	\$66,925 00	\$64,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Greylock Nat'l Bank, Adams, .	\$2,000	\$3,000 00	\$2,000 00
22	First National Bank, Adams, .	2,200	3,000 00	2,200 00
50	First Nat'l Bank, Amherst, .	5,000	7,500 00	5,000 00
20	Miller's River N'l B'k, Athol,	2,000	3,800 00	2,000 00
20	First Nat'l Bank, Chicopee, .	2,000	3,000 00	2,000 00
37	Rollstone Nat'l B'k, Fitchburg,	3,700	5,550 00	3,700 00
48	FranklinCo N'l B'k, Greenfield,	4,800	4,800 00	4,800 00
5	First Nat'l Bank, Greenfield, .	500	1,000 00	500 00
2	First Nat'l Bank, Haverhill, .	200	300 00	200 00
38	Conway Nat'l Bank, Conway,	3,800	4,750 00	3,800 00
42	First N'l Bank, Easthampton,	4,200	5,000 00	4,200 00
1	Merrimack N'l B'k, Haverhill,	100	150 00	100 00
380	Holyoke Nat'l Bank, Holyoke,	38,000	57,000 00	38,000 00
220	Hadley Falls N'l B'k, Holyoke,	22,000	33,000 00	28,800 00
8	City National Bank, Holyoke,	800	880 00	800 00
17	Railroad Nat'l Bank, Lowell, .	1,700	2,000 00	1,700 00
25	Monson Nat'l Bank, Monson, .	2,500	3,750 00	2,500 00
5	First N'l Bank, Newburyport,	500	500 00	500 00
100	Northampton National Bank, Northampton,	10,000	17,500 00	13,900 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Hampshire County National Bank, Northampton, . . .	\$2,000	\$2,400 00	\$2,000 00
151	First National Bank, North- ampton,	15,100	19,630 00	18,400 00
38	Palmer Nat'l Bank, Palmer, .	3,800	4,700 00	3,800 00
11	Pittsfield Nat'l B'k, Pittsfield,	1,100	1,650 00	1,100 00
50	Agawam N'l B'k, Springfield,	5,000	5,000 00	5,000 00
80	Chicopee N'l B'k, Springfield,	8,000	12,800 00	9,800 00
15	City Nat'l Bank, Springfield,	1,500	1,875 00	1,500 00
178	First Nat'l Bank, Springfield,	17,800	23,140 00	21,500 00
50	Second N'l Bank, Springfield,	5,000	8,000 00	9,000 00
178	Third Nat'l Bank, Springfield,	17,800	35,600 00	26,100 00
87	John Hancock National Bank, Springfield,	8,700	10,500 00	9,900 00
97	Townsend Nat'l Bank, Towns- end,	9,700	11,640 00	12,000 00
26	Ware National Bank, Ware, .	2,600	3,000 00	2,600 00
4	First Nat'l Bank, Westfield, .	400	600 00	400 00
30	First Nat'l Bank, Worcester, .	3,000	5,000 00	3,000 00
		\$207,500	\$302,015 00	\$242,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 7s,	\$2,000	\$2,080 00	\$2,000 00
Fitchburg R.R. 5s,	10,000	10,200 00	10,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Boston & Lowell R.R. 7s, . . .	46,000	47,845 00	46,000 00
Boston & Lowell R.R. 6s, . . .	22,000	23,540 00	22,000 00
Boston & Lowell R.R. 5s, . . .	10,000	10,500 00	10,000 00
Boston & Lowell R.R. 4s, . . .	19,000	19,000 00	19,000 00
Boston & Maine R.R. 7s, . . .	115,500	120,442 50	115,500 00
Boston & Albany R.R. 7s, . . .	36,000	36,000 00	36,000 00
Boston & Albany R.R. 6s, . . .	21,000	22,190 00	21,000 00
Boston & Providence R.R. 7s, .	20,000	20,500 00	20,000 00
Boston, Winthrop & Shore R.R. 5s,	12,000	13,320 00	12,000 00
Boston, Revere Beach & Lynn R.R. 6s,	24,000	26,040 00	24,000 00
Lowell & Lawrence R.R. 6s, . .	6,000	6,480 00	6,000 00
Nashua & Lowell R.R. 6s, . . .	13,500	13,702 50	13,500 00
Old Colony R.R. 6s,	59,000	61,950 00	59,000 00
Old Colony R.R. 7s,	24,000	25,680 00	24,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$30,500	\$31,262 50	\$30,500 00
Portland & Kennebec R.R. 6s, .	23,500	24,675 00	23,500 00
Portland & Ogdensburg R.R. 6s, .	10,000	11,130 00	10,000 00
Leeds & Farmington R.R. 6s, . .	6,700	7,169 00	6,700 00
Maine Central R.R. 6s,	3,000	3,360 00	3,000 00
Holyoke & Westfield R.R. 4s, . .	50,000	50,000 00	50,000 00
New York, Providence & Boston R.R. 7s,	5,000	5,800 00	5,000 00
Cheshire R.R. 6s,	9,000	9,610 00	9,000 00
Norwich & Worcester R.R. 6s, .	7,000	7,560 00	7,000 00
	\$599,700	\$625,036 50	\$599,700 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,386 25 101,252 84	2½ per cent. 4 “	\$30,000 00 1,268,896 00	4½ per cent. 5 “	\$259,700 00 44,345 00	5½ per cent. 6 “

Number of loans which are of an amount not exceeding \$3,000 each,	264	
Aggregate amount of the same,		\$317,450 00
Total number of loans upon real estate,	339	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		138,043 69
Times for the dividends fixed by the by-laws: third Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., 2 per cent.,	45,096 19 46,346 81
Number of accounts opened during the year ending Oct. 31, 1891,	1,641	
Number of accounts closed during the year ending Oct. 31, 1891,	1,078	
Total number of open accounts Oct. 31, 1891,	7,360	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		6,912 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		681,086 00
Number of same,	12,720	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		633,942 53
Number of same,	7,622	
Date of examination by commissioner: November 12.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 14, 1891.

Personally appeared R. B. Johnson, Treasurer of the Holyoke Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. W. JOHNSON, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 14, 1891.

Personally appeared George W. Prentiss, President, and F. E. Nourse, Levi Perkins, W. A. Prentiss, A. Higginbottom, Robert Russell, A. L. Shumway and C. H. Prentiss, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. W. JOHNSON, *Justice of the Peace.*

HOME SAVINGS BANK—BOSTON.

Incorporated March 17, 1869. Present number of corporators, 47.

CHARLES H. ALLEN, *President.*
W. E. HOOPER, *Clerk of the Corporation.*

WILLIAM E. HOOPER, *Treasurer.*

Names of committee charged with the investment of its funds :

CHAS. H. ALLEN,
THOMAS F. TEMPLE,

JOHN W. LEIGHTON,
NEWTON TALBOT,
ALBERT T. WHITING.

Open for business every business day, 9 A.M. to 2 P.M. ; and Saturday, for deposits,
till 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$126,500 00	Deposits,	\$4,113,872 61
Loans on public funds, . .	13,575 00	Guaranty fund, . .	172,500 00
Bank stock as per schedule, .	390,500 00	Interest account, .	30,315 39
Loans on bank stock, . . .	41,300 00	Profit and loss ac-	
Railroad bonds as per schedule,	148,300 00	count,	33,113 98
Loan on railroad bonds, . . .	5,500 00	Real estate income	
Loans on railroad stock, . . .	16,000 00	account,	34 61
Railroad notes,	75,000 00	Insurance awards	
Real estate by foreclosure, .	17,825 00	collected,	70 81
Loans on real estate,	1,913,850 75		
Loans on personal security, .	1,423,550 00		
Loans to counties, cities or towns			
(notes),	62,562 01		
Deposits in banks on interest, .	104,965 68		
Expense account,	1,292 95		
Premium account,	965 50		
Insurance account,	7 50		
Suspense account,	72 23		
Cash on hand,	8,140 78		
	\$4,349,907 40		\$4,349,907 40

Cash on Deposit in Banks, amount in each : —

Central National Bank, Boston, \$69,911 54

Boylston National Bank, Boston, 35,054 14

Loans on Public Funds, amount on each :—

On \$9,000 St. Johnsbury, Vt., 4½s,	\$9,000 00
On \$375 Springfield, Ohio, 6s,	325 00
On \$4,000 United States 4s,	4,000 00
On \$250 United States 4s,	250 00

Loans on Bank Stock, amount on each :—

On 15 shares National Security Bank, Boston,	\$1,500 00
On 315 shares Massachusetts National Bank, Boston,	25,000 00
On 32 shares Boylston National Bank, Boston,	3,200 00
On 15 shares National Market Bank of Brighton, Boston,	1,200 00
On 20 shares First National Bank, South Weymouth,	1,700 00
On 40 shares Central National Bank, Boston,	3,500 00
On 2 shares Boylston National Bank, Boston,	200 00
On 20 shares Merchants' National Bank, Boston,	5,000 00
On 10 shares Eliot National Bank, Boston,	
On 10 shares Continental National Bank, Boston,	
On 10 shares State National Bank, Boston,	

Loan on Railroad Bonds :—

On \$6,000 Eastern R.R. 6s,	\$5,500 00
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Loans on Railroad Stock, amount on each :—

On 100 shares Boston & Albany R.R.,	\$15,000 00
On 5 shares Boston & Providence R.R.,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bay City, Mich., 8s,	\$5,500	\$7,608 85	\$5,500 00
Cambridge, Mass, 6s,	1,000	1,073 20	1,000 00
Chicago, Ill., 7s,	11,000	11,293 70	11,000 00
Cleveland, Ohio, 5s,	4,000	4,043 20	4,000 00
Cleveland, Ohio, 6s,	1,000	1,063 80	1,000 00
Cleveland, Ohio, 7s,	11,000	11,264 60	11,000 00
District of Columbia 6s,	22,000	22,715 00	22,000 00
Dover, N. H., 6s,	2,000	2,042 00	2,000 00
Everett, Mass, 6s,	1,000	1,003 50	1,000 00
Hyde Park, Mass., 4s,	2,000	2,015 20	2,000 00
Indianapolis, Ind., 7 ³ / ₁₀ s,	9,000	9,612 70	9,000 00
Lawrence, Mass., 6s,	2,000	2,106 40	2,000 00
Malden, Mass, 6s,	9,000	9,112 50	9,000 00
Northampton, Mass., 6s,	20,000	20,200 00	20,000 00
Springfield, Mass., 7s,	2,000	2,152 70	2,000 00
Springfield, Ohio, 5s,	13,000	13,344 90	13,000 00
St Johnsbury, Vt., 4½s,	1,000	1,005 00	1,000 00
Worcester, Mass, 6s,	10,000	10,110 00	10,000 00
	\$126,500	\$131,767 25	\$126,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
48	Atlantic Nat'l Bank, Boston, .	\$4,800	\$6,768 00	\$4,800 00
200	Atlas National Bank, Boston, .	20,000	24,300 00	20,000 00
100	Blackstone N'l Bank, Boston, .	10,000	10,025 00	10,000 00
16	Boston National Bank, Boston, .	1,600	1,800 00	1,600 00
50	Columbian N'l Bank, Boston, .	5,000	5,300 00	5,000 00
23	Continental N'l Bank, Boston, .	2,300	2,972 75	2,300 00
100	Eliot National Bank, Boston, .	10,000	12,200 00	10,000 00
70	Everett Nat'l Bank, Boston, .	7,000	7,245 00	7,000 00
125	First National Bank, Boston, .	12,500	30,125 00	12,500 00
100	Freeman's Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
160	Hamilton Nat'l Bank, Boston, .	16,000	19,200 00	16,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	12,400 00	10,000 00
142	Howard Nat'l Bank, Boston, .	14,200	15,691 00	14,200 00
50	Nat'l Market Bank, Brighton, .	5,000	4,800 00	5,000 00
150	Market Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
30	Mt. Vernon N'l Bank, Boston, .	3,000	4,140 00	3,000 00
50	Mass. National Bank, Boston, .	5,000	5,412 50	5,000 00
200	Merchants' N'l Bank, Boston, .	20,000	30,000 00	20,000 00
200	New England N'l B'k, Boston, .	20,000	32,800 00	20,000 00
200	North National Bank, Boston, .	20,000	27,850 00	20,000 00
50	N'l B'k of No. America, Boston, .	5,000	6,237 50	5,000 00
150	N'l B'k of Redemption, Boston, .	15,000	19,050 00	15,000 00
200	N'l B'k of the Republic, Boston, .	20,000	32,200 00	20,000 00
150	National Revere Bank, Boston, .	15,000	15,937 50	15,000 00
400	Second National Bank, Boston, .	40,000	74,100 00	40,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	25,200 00	20,000 00
100	Shoe & Leather N'l B'k, Boston, .	10,000	9,300 00	10,000 00
100	State National Bank, Boston, .	10,000	12,187 50	10,000 00
70	Suffolk National Bank, Boston, .	7,000	7,437 50	7,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	20,450 00	20,000 00
121	National Union Bank, Boston, .	12,100	16,970 25	12,100 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
		\$390,500	\$522,099 50	\$390,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Albany R.R. 6s, . . .	\$1,000	\$1,070 00	\$1,000 00
Boston & Albany R.R. 7s, . . .	40,000	40,300 00	40,000 00
Cheshire R.R. 6s,	15,000	15,975 00	15,000 00
Conn & Passumpsic River R.R. 7s,	1,500	1,545 00	1,500 00
Dexter & Piscataquis R.R. 4s, .	10,000	10,000 00	10,000 00
Fall River R.R. 5s,	1,000	1,032 00	1,000 00
Fitchburg R R 4s,	30,000	29,265 00	30,000 00
Fitchburg R.R. 5s,	3,000	3,217 50	3,000 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R 7s,	\$4,000	\$4,230 00	\$4,000 00
Boston & Maine R R 7s,	8,000	8,415 00	8,000 00
Boston & Lowell R.R. 6s,	1,000	1,082 50	1,000 00
Boston & Lowell R R 7s,	4,000	4,290 00	4,000 00
Leeds & Farmington R R. 6s,	11,800	12,714 50	11,800 00
Lowell & Lawrence R.R. 6s,	2,000	2,211 60	2,000 00
Old Colony R R 4s,	15,000	15,450 00	15,000 00
Portland & Ogdensburg R.R. 6s,	1,000	1,150 00	1,000 00
	\$148,300	\$151,948 10	\$148,300 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$104,965 68	2½ per cent.	\$30,000 00	4½ per cent.	\$717,999 95	5½ per cent.
60,000 00	4 " "	1,569,132 00	5 " "	70,000 00	5½ " "
58,000 00	4½ " "	25,000 00	5½ " "	211,580 81	6 " "
413,700 00	4½ " "	334,925 00	5½ " "	3,500 00	7 " "
57,500 00	4½ " "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$17,825 00
Assessed value of the same,	23,500 00
Net income received from same during year ending Oct. 31, 1891,	1,299 92
Number of loans which are of an amount not exceeding \$3,000 each, 242	
Aggregate amount of the same,	394,849 00
Total number of loans upon real estate,	388
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	217,504 03
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	70,760 02
year ending Oct. 31, 1891, } 2 per cent., {	73,505 41
Number of accounts opened during the year ending Oct. 31, 1891,	3,238
Number of accounts closed during the year ending Oct. 31, 1891,	2,204
Total number of open accounts Oct. 31, 1891,	18,353
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	19,882 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	1,355,446 60
Number of same,	18,980
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	1,130,545 29
Number of same,	13,731
Date of examination by commissioner: March 19.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 4, 1891.

Personally appeared William E. Hooper, Treasurer of the Home Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM H. THOMES, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 4, 1891.

Personally appeared Chas. H. Allen, President, and Wm. P. Hunt, Joel Goldthwait, Henry C. Morse, Charles J. Hayden and James H. Freeland, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM H. THOMES, *Justice of the Peace.*

HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER, *President.*

W. W. RICHMOND, *Treasurer.*

W. W. RICHMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL J. BARBER,

TIMOTHY COLLINS,

JAMES M. CHACE,

W. W. RICHMOND.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.; Saturday, until 6 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$52,000 00	Deposits,	\$403,779 28
Bank stock as per schedule, . . .	7,200 00	Guaranty fund, . . .	7,703 06
Loans on real estate,	270,102 38	Interest account, . . .	9,237 53
Loans on personal security, . . .	80,420 60		
Deposits in banks, not on interest, .	4,755 24		
Furniture and fixtures,	1,414 34		
Premium account,	3,100 52		
Cash on hand,	1,726 79		
	\$420,719 87		\$420,719 87

Cash on Deposit in Banks, amount in each:—

Adams National Bank, North Adams,	\$1,834 89
Berkshire National Bank, North Adams,	2,920 35

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$11,150 00	\$10,000 00
of Cleveland, Ohio, 4s,	2,000	2,120 00	2,000 00
of Cleveland, Ohio, 5s,	8,000	8,495 55	8,000 00
of Cleveland, Ohio, 7s,	2,000	2,035 00	2,000 00
of Charlestown, Mass., 6s,	1,000	1,007 50	1,000 00
of Chelsea, Mass, 6s,	7,000	7,052 50	7,000 00
of Chicago, Ill, 7s,	1,000	1,012 50	1,000 00
of Columbus, Ohio, 4s,	1,000	1,052 50	1,000 00*

* A legal investment when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich., 6s, .	\$1,000	\$1,001 25	\$1,000 00
of Lynn, Mass, 4s,	2,000	2,060 00	2,000 00
of Pawtucket, R. I., 5s,	7,000	7,805 00	7,000 00
of Sioux City, Iowa, 4½s,	5,000	5,004 97	5,000 00
of Terre Haute, Ind., 4½s,	5,000	5,303 75	5,000 00
	\$52,000	\$55,100 52	\$52,000 00

Detailed Statement of Bank Stock.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
53	Berkshire Nat'l Bank, North Adams,	\$5,300	\$5,300 00	\$5,300 00
19	Adams National Bank, North Adams,	1,900	2,489 00	1,900 00
		\$7,200	\$7,789 00	\$7,200 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$95,300 00	5 per cent.	\$255,222 98	6 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each,	244	
Aggregate amount of the same,		\$232,275 48
Total number of loans upon real estate,	198	
Amount of investments from which no income is received,		5,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		21,945 20
Times for the dividends fixed by the by-laws: June 1 and December 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		6,813 49
year ending Oct. 31, 1891, } 2 per cent., {		7,127 13
Number of accounts opened during the year ending Oct. 31, 1891,	710	
Number of accounts closed during the year ending Oct. 31, 1891,	508	
Total number of open accounts Oct. 31, 1891,	2,012	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		2,150 17

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$183,485 55
Number of same,	4,098
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	175,033 03
Number of same,	1,946
Date of examination by commissioner : September 29.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 12, 1891.

Personally appeared W. W. Richmond, Treasurer of the Hoosac Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE P. LAWRENCE, *Justice of the Peace.*

BERKSHIRE, ss.

Nov. 16, 1891.

Personally appeared O. A. Archer, President, and Timothy Collins, James E. Hunter, W. W. Butler, J. H. Flagg and Herbert E. Wetherbee, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE P. LAWRENCE, *Justice of the Peace.*

HOPKINTON SAVINGS BANK—HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 26.

ALVAN A. SWEET, *President.*

WEBSTER W. PAGE, *Treasurer.*

PALMER TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALVAN A. SWEET,

ALONZO COBURN,

SAMUEL CROOKS,

CHARLES H. MORSE,

LOWELL B. MAYBRY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$19,700 00	Deposits,	\$372,095 79
Bank stock as per schedule, .	60,170 24	Guaranty fund, . .	12,664 08
Loans on bank stock,	6,500 00	Profit and loss account,	10,141 12
Railroad bonds as per schedule, .	62,700 00	Real estate income account,	27 00
Loan on railroad bonds,	15,000 00		
Real estate by foreclosure,	1,872 09		
Loans on real estate,	203,311 00		
Loans on personal security,	15,593 00		
Loans to counties, cities or towns (notes),	365 00		
Deposit in bank, on interest,	8,621 54		
Deposit in bank, not on interest,	1,000 00		
Cash on hand,	95 12		
	<u>\$394,927 99</u>		<u>\$394,927 99</u>

Cash on Deposit in Bank:—

Hopkinton National Bank, Hopkinton, \$9,621 54

Loans on Bank Stock, amount on each:—

On 7 shares Home National Bank, Milford, \$500 00

On 70 shares Home National Bank, Milford, 6,000 00

Loan on Railroad Bonds:—

On \$15,000 Nashua & Rochester R.R., \$15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s,	\$3,500	\$3,850 00	\$3,500 00*
of Bangor, Me., 6s,	5,000	6,150 00	5,200 00
of Dayton, Ohio, 4s,	5,000	4,950 00	5,000 00
of Portland, Me., 6s,	6,000	7,560 00	6,000 00*
	\$19,500	\$22,510 00	\$19,700 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams, .	\$1,000	\$1,500 00	\$1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	7,050 00	6,590 00
61	Atlas National Bank, Boston, .	6,100	7,411 50	7,505 00
50	Continental N'l Bank, Boston, .	5,000	6,500 00	5,930 00
25	Everett Nat'l Bank, Boston, .	2,500	2,575 00	2,675 00
15	Faneuil Hall N'l Bank, Boston, .	1,500	2,130 00	1,965 00
13	N'l Hide & Leather B'k, Boston, .	1,300	1,612 00	1,404 00
16	Howard Nat'l Bank, Boston, .	1,600	1,768 00	1,800 00
50	N'l B'k of Redemption, Boston, .	5,000	6,350 00	6,640 00
15	N'l B'k of the Republic, Boston, .	1,500	2,400 00	1,980 00
10	Nat'l Exchange Bank, Boston, .	1,000	1,360 00	1,350 00
38	National Revere Bank, Boston, .	3,800	4,028 00	4,607 50
40	North National Bank, Boston, .	4,000	5,560 00	5,355 00
60	Shawmut Nat'l Bank, Boston, .	6,000	7,560 00	7,493 74
25	Franklin Nat'l Bank, Franklin, .	2,500	2,750 00	2,875 00
5	Natick National Bank, Natick, .	500	650 00	500 00
		\$48,300	\$61,204 50	\$60,170 24

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$5,000	\$5,150 00	\$5,000 00
Old Colony R.R. 7s,	6,000	6,300 00	6,000 00
Old Colony R.R. 6s,	2,000	2,160 00	2,000 00
Fitchburg R.R. 7s,	3,000	3,150 00	3,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,100 00
Boston, Revere Beach & Lynn R.R. 6s, .	10,000	10,900 00	10,500 00
Salem & Lowell R.R. 6s,	10,000	11,200 00	10,500 00
Newport & Richford R.R. 5s,	10,000	10,400 00	10,300 00*
Nashua & Lowell R.R. 5s,	10,000	10,700 00	10,300 00
	\$61,000	\$65,210 00	\$62,700 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,621 54 125,493 00	2½ per cent. 5 “	\$34,700 00	5½ per cent.	\$80,576 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,837 33
Assessed value of the same,	1,800 00
Net income received from same during year ending Oct. 31, 1891,	27 00
Number of loans which are of an amount not exceeding \$3,000 each, 203	
Aggregate amount of the same,	121,769 00
Total number of loans upon real estate,	213
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	19,753 47
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	6,293 39
year ending Oct. 31, 1891, } 2 per cent., {	6,848 32
Number of accounts opened during the year ending Oct. 31, 1891,	191
Number of accounts closed during the year ending Oct. 31, 1891,	120
Total number of open accounts Oct. 31, 1891,	1,190
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,825 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	79,839 68
Number of same,	959
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	63,849 77
Number of same,	814

MIDDLESEX, ss.

COMMONWEALTH OF MASSACHUSETTS.

Nov. 16, 1891.

Personally appeared Webster W. Page, Treasurer of the Hopkinton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE L. HEMENWAY, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Alvan A. Sweet, President of said corporation, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me,

JOSIAH H. CARTER, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Samuel Crooks, Alonzo Coburn, L. B. Maybry, Chas. L. Claffin and William A. Frail, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE L. HEMENWAY, *Justice of the Peace.*

HUDSON SAVINGS BANK—HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 41.

EDMUND M. STOWE, *President.*

DANIEL W. STRATTON, *Treasurer.*

JOEL M. PETTINGILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDMUND M. STOWE,

JOSEPH S. BRADLEY,

HORACE E. STOWE,

LUMAN T. JEFFS,

GEORGE B. COCHRAN.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; Saturday,
9 A.M. to 12 M., 1 to 5 P.M., 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$48,820 00	Deposits,	\$607,891 60
Bank stock as per schedule, .	32,300 00	Guaranty fund, .	13,600 00
Loans on bank stock, . . .	1,600 00	Interest account, .	2,804 67
Railroad bonds as per schedule, .	66,500 00	Profit and loss account,	10,995 39
Real estate by foreclosure, .	411 97		
Loans on real estate,	428,500 00		
Loans on personal security, .	18,350 00		
Loans to counties, cities or towns (notes),	32,700 00		
Deposit in bank, on interest, .	4,800 00		
Deposits in banks, not on interest,	91 50		
Expense account,	123 50		
Cash on hand,	1,094 69		
	\$635,291 66		\$635,291 66

Cash on Deposit in Bank:—

Hudson National Bank, Hudson, \$4,891 50

Loans on Bank Stock, amount on each:—

On 11 shares First National Bank, Clinton, 1,100 00

On 8 shares Hudson National Bank, Hudson, 500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s, . . .	\$5,000	\$5,319 00	\$5,000 00
Town of Clinton, Mass., 4s, . . .	12,000	12,342 00	12,000 00
City of Columbus, Ohio, 4s, . . .	7,000	6,785 50	7,000 00*
of Fall River, Mass., 5s, . . .	5,000	5,793 50	5,000 00
of Fall River, Mass., 6s, . . .	2,000	2,239 80	2,000 00
of Grand Rapids, Mich., 5s, . . .	5,000	5,424 00	5,000 00
Town of Hopkinton, Mass., 4s, . . .	5,000	5,025 00	5,000 00
of Northampton, Mass., 6s, . . .	3,000	3,030 00	2,820 00
City of Taunton, Mass., 4s, . . .	5,000	5,050 00	5,000 00
	\$49,000	\$51,008 80	\$48,820 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Howard Nat'l Bank, Boston, . . .	\$2,500	\$2,750 00	\$2,500 00
4	Shoe & Leather N'l B'k, Boston, . . .	400	362 00	400 00
57	State National Bank, Boston, . . .	5,700	6,925 50	5,700 00
60	Third National Bank, Boston, . . .	6,000	6,330 00	6,000 00
75	Hudson Nat'l Bank, Hudson, . . .	7,500	8,250 00	7,500 00
50	National City Bank, Lynn, . . .	5,000	9,750 00	5,000 00
27	Nat'l Webster Bank, Boston, . . .	2,700	2,700 00	2,700 00
25	Boston Nat'l Bank, Boston, . . .	2,500	2,787 50	2,500 00
		\$32,300	\$39,855 00	\$32,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$10,000	\$10,075 00	\$10,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,295 00	5,000 00
Boston & Maine R.R. 7s, . . .	5,500	5,665 00	5,500 00
Boston, Revere Beach & Lynn R.R. 6s, . . .	10,000	10,914 00	10,000 00
Fitchburg R.R. 5s, . . .	20,000	21,408 30	20,000 00
Eastern R.R. 6s, . . .	5,000	6,200 00	5,000 00
Old Colony R.R. 6s, . . .	6,000	6,540 00	6,000 00
Cheshire R.R. 6s, . . .	5,000	5,487 50	5,000 00
	\$66,500	\$71,584 80	\$66,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,800 00	2½ per cent.	\$208,150 00	5 per cent.	\$100 00	6½ per cent.
14,200 00	4 “	131,775 00	5½ “	1,150 00	7 “
18,500 00	4½ “	106,075 00	6 “	1,200 00	7½ “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$411 97
Assessed value of the same,	550 00
Number of loans which are of an amount not exceeding \$3,000 each, . 302	
Aggregate amount of the same,	278,825 00
Total number of loans upon real estate,	326
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	31,440 23
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	10,829 11
year ending Oct. 31, 1891, } 2 per cent., {	11,326 78
Number of accounts opened during the year ending Oct. 31, 1891, . 409	
Number of accounts closed during the year ending Oct. 31, 1891, . 347	
Total number of open accounts Oct. 31, 1891,	2,142
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,718 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	153,971 00
Number of the same,	1,873
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	146,054 44
Number of same,	1,522
Date of examination by commissioner: February 9.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 17, 1891.

Personally appeared Daniel W. Stratton, Treasurer of the Hudson Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED O. WELSH, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 17, 1891.

Personally appeared Edmund M. Stowe, President, and J. L. Harriman, William H. Brigham, Horace E. Stowe, John H. Robinson and Joel M. Pettengill, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRED O. WELSH, *Justice of the Peace.*

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 37.

ROBERT BLEAKIE, *President.*
ARTHUR H. BURT, *Clerk of the Corporation.*

ARTHUR H. BURT, *Treasurer.*

Names of committee charged with the investment of its funds :

ROBERT BLEAKIE,
HENRY S. BUNTON,

SIDNEY C. PUTNAM,
WILLIAM J. STUART,
DAVID PERKINS.

Open for business every business day, 2 to 6 P.M.; also Wednesday and Saturday,
7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$3,700 00	Deposits,	\$334,314 46
Railroad bonds as per schedule, .	25,000 00	Guaranty fund, . .	10,473 65
Loans on real estate,	212,840 00	Interest account, . .	7,548 12
Loans on personal security, . .	91,014 50	Profit and loss ac-	
Loans to counties, cities or towns		count,	21,148 60
(notes),	28,000 00		
Deposits in banks, on interest, .	6,700 86		
Expense account,	550 45		
Cash on hand,	5,679 02		
	\$373,484 83		\$373,484 83

Cash on Deposit in Banks, amount in each : —

Continental National Bank, Boston,	\$5,861 71
Maverick National Bank, Boston,	839 15

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Freeman's Nat'l Bank, Boston,	\$1,300	\$1,301 62	\$1,300 00
10	N'l B'k of Commerce, Boston,	1,000	1,277 50	1,000 00
14	First N'l Bank, Newburyport,	1,400	1,792 00	1,400 00
		\$3,700	\$4,371 12	\$3,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$4,000	\$4,280 00	\$4,000 00
Boston & Albany R.R. 7s, . . .	1,000	1,007 50	1,000 00
Boston & Maine R.R. 7s, . . .	1,000	1,055 00	1,000 00
Boston & Providence R.R. 7s, . . .	1,000	1,040 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,457 00	5,000 00
Fitchburg R.R. 5s, . . .	7,000	7,389 20	7,000 00
Old Colony R.R. 6s, . . .	5,000	5,450 00	5,000 00
Old Colony R.R. 7s, . . .	1,000	1,057 10	1,000 00
	\$25,000	\$26,735 80	\$25,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,861 71	2 per cent.	\$6,500 00	5 per cent.	\$3,000 00	6½ per cent.
839 15	2½ "	56,000 00	5½ "	2,900 00	7 "
28,000 00	4 "	217,154 50	6 "	2,300 00	8 "
16,000 00	4½ "				

Number of loans which are of an amount not exceeding \$3,000 each, . 151
 Aggregate amount of the same, \$188,855 36
 Total number of loans upon real estate, 143
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 20,101 85
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 5,301 17
 year ending Oct. 31, 1891, } 2 per cent., { 5,564 92
 Number of accounts opened during the year ending Oct. 31, 1891, 554
 Number of accounts closed during the year ending Oct. 31, 1891, 356
 Total number of open accounts Oct. 31, 1891, 2,112
 Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 1,527 98
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 193,079 04
 Number of same, 3,877
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 169,903 73
 Number of same, 2,475
 Date of examination by commissioner: February 3.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 14, 1891.

Personally appeared Arthur H. Burt, Treasurer of the Hyde Park Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALEXANDER H. HOLWAY, *Justice of the Peace.*

NORFOLK, ss.

Nov. 14, 1891.

Personally appeared Robert Bleakie, President, and William J. Stuart, David Perkins, Sidney C. Putnam, Henry S. Bunton, and Rinaldo Williams, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALEXANDER H. HOLWAY, *Justice of the Peace.*

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 87.

EDWARD S. MOSELY, *President.*

PHILIP K. HILLS, *Treasurer.*

LAWRENCE W. PIPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD S. MOSELY,

SAMUEL MARCH,

WILLIAM H. SWASEY,

HENRY B. LITTLE,

L. B. CUSHING.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2.30 to 4 P.M.;
Saturday, close at 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$899,000 00	Deposits,	\$5,312,393 62
Bank stock as per schedule, .	937,470 00	Guaranty fund, . . .	265,000 00
Loans on bank stock,	46,450 00	Profit and loss ac-	
Railroad bonds as per schedule,	425,000 00	count,	69,125 51
Loans on railroad bonds, . . .	131,800 00		
Loans on railroad stocks, . . .	75,000 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	10,000 00		
Loans on real estate,	790,587 00		
Loans on personal security, . .	1,770,159 00		
Loans to counties, cities or towns			
(notes),	348,600 00		
Deposits in banks, on interest, .	161,227 67		
Cash on hand,	1,225 46		
	<u>\$5,646,519 13</u>		<u>\$5,646,519 13</u>

Cash on Deposit in Banks, amount in each:—

Mechanicks' National Bank, Newburyport,	\$9,238 88
Powow River National Bank, Amesbury,	35,000 00
Essex National Bank, Haverhill,	25,000 00
National Revere Bank, Boston,	76,988 79
National Pemberton Bank, Lawrence,	15,000 00

Loans on Bank Stock, amount on each :—

On 53 shares Mechanics' National Bank, Newburyport,	} \$6,300 00
On 88 shares Merchants' National Bank, Newburyport,	}
On 7 shares Mechanics' National Bank, Newburyport,	650 00
On 75 shares Fourth National Bank, Boston,	7,500 00
On 200 shares Broadway National Bank, Boston,	16,000 00
On 195 shares Traders' National Bank, Boston,	}
On 7 shares Grafton National Bank, Grafton,	16,000 00

Loans on Railroad Bonds, amount on each :—

On \$25,000 Maine Central R.R.,	\$25,000 00
On \$6,000 Boston & Albany R.R.,	6,000 00
On \$50,000 Concord & Montreal R.R.,	50,000 00
On \$1,000 Boston & Maine R.R.,	800 00
On \$50,000 Boston & Maine R.R.,	50,000 00

Loans on Railroad Stock, amount on each :—

On 500 shares Old Colony R.R.,	\$50,000 00
On 250 shares Boston & Maine R.R.,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	\$50,000	\$49,000 00	\$50,000 00
of Boston, Mass., 4s,	100,000	102,500 00	100,000 00
of Bangor, Me., 7s,	25,000	29,125 00	25,000 00
of Concord, N. H., 6s,	35,000	36,175 00	35,000 00
of Dayton, Ohio, 5s,	15,000	15,675 00	15,000 00
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
of Holyoke, Mass, 6s,	25,000	28,375 00	25,000 00
of Lynn, Mass, 6s,	50,000	52,500 00	50,000 00
of Lynn, Mass, 4s,	50,000	51,250 00	50,000 00
of Lynn, Mass., 3½s,	25,000	24,500 00	25,000 00
of Lewiston, Me, 6s,	10,000	11,350 00	10,000 00
of Lawrence, Mass, 4s,	30,000	30,000 00	30,000 00
of Lowell, Mass, 4s,	20,000	20,000 00	20,000 00
of Nashua, N. H., 6s,	50,000	50,000 00	50,000 00
of Nashua, N. H., 4s,	25,000	25,125 00	25,000 00
of Newburyport, Mass, 4s,	177,000	178,770 00	177,000 00
of Springfield, Mass., 7s,	40,000	51,000 00	40,000 00
of Somerville, Mass, 4s,	11,000	11,055 00	11,000 00
of Worcester, Mass, 3½s,	25,000	24,500 00	25,000 00
of Waltham, Mass, 4s,	19,000	19,190 00	19,000 00
Town of Beverly, Mass., 4s,	14,000	14,140 00	14,000 00
of Melrose, Mass., 7s,	8,000	8,080 00	8,000 00
of Marlborough, Mass, 4s,	31,000	31,310 00	31,000 00
of Marblehead, Mass, 4s,	29,000	29,290 00	29,000 00
of Turner's Falls, Mass, 4s,	10,000	10,000 00	10,000 00
	\$899,000	\$927,910 00	\$899,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Atlantic Nat'l Bank, Boston, .	\$12,200	\$17,293 00	\$12,200 00
750	Atlas National Bank, Boston, .	75,000	91,125 00	75,000 00
47	Blackstone N'l Bank, Boston,	4,700	4,700 00	4,700 00
37	Boston Nat'l Bank, Boston, .	3,700	4,144 00	3,700 00
100	Old Boston N'l Bank, Boston,	10,000	11,825 00	10,000 00
108	National City Bank, Boston, .	10,800	9,600 00	10,800 00
300	Columbian N'l Bank, Boston,	30,000	32,175 00	30,000 00
221	N'l B'k of Commerce, Boston,	22,100	28,232 00	22,100 00
250	National Bank of the Com- monwealth, Boston, .	25,000	46,312 00	25,000 00
286	Nat'l Eagle Bank, Boston, .	28,600	29,458 00	28,600 00
74	Eliot National Bank, Boston, .	7,400	9,028 00	7,400 00
100	Nat'l Exchange B'k, Boston, .	10,000	13,675 00	10,000 00
240	Faneuil Hall N'l Bank, Boston,	24,000	34,110 00	24,000 00
100	First National Bank, Boston, .	10,000	24,025 00	10,000 00
270	Freeman's Nat'l Bank, Boston,	27,000	27,034 00	27,000 00
142	Globe National Bank, Boston,	14,200	14,235 00	14,200 00
250	Hamilton Nat'l Bank, Boston,	25,000	30,000 00	25,000 00
150	National Hide and Leather Bank, Boston, .	15,000	18,600 00	15,000 00
267	Howard Nat'l Bank, Boston, .	26,700	29,503 00	26,700 00
508	Market Nat'l Bank, Boston, .	50,800	50,800 00	50,800 00
83	Massachusetts N'l B'k, Boston,	8,300	8,985 00	8,300 00
200	Maverick Nat'l Bank, Boston,	20,000	-	20,000 00
173	Merchants' N'l Bank, Boston, .	17,300	25,864 00	17,300 00
100	New England N'l B'k, Boston,	10,000	16,400 00	10,000 00
302	North National Bank, Boston,	30,200	42,053 00	30,200 00
60	N'l B'k of No America, Boston,	6,000	7,410 00	6,000 00
258	Nat'l Bank of Redemption, Boston, .	25,800	32,766 00	25,800 00
375	Nat'l Revere Bank, Boston, .	37,500	39,844 00	37,500 00
480	Second Nat'l Bank, Boston, .	48,000	88,920 00	48,000 00
260	Shawmut Nat'l Bank, Boston,	20,000	25,200 00	20,000 00
400	Shoe and Leather National Bank, Boston, .	40,000	37,200 00	40,000 00
69	State National Bank, Boston, .	6,900	8,401 00	6,900 00
225	Suffolk Nat'l Bank, Boston, .	22,500	23,906 00	22,500 00
280	Traders' Nat'l Bank, Boston, .	28,000	28,000 00	28,000 00
500	Tremont Nat'l Bank, Boston, .	50,000	51,125 00	50,000 00
208	National Union Bank, Boston,	20,800	29,172 00	20,800 00
353	Washington N'l B'k, Boston, .	35,300	42,007 00	35,300 00
200	Nat'l Webster Bank, Boston, .	20,000	20,000 00	20,000 00
215	Mechanicks' National Bank, Newburyport, .	21,500	26,875 00	21,500 00
1,226	Merchants' National Bank, Newburyport, .	24,520	35,554 00	24,520 00
105	Ocean N'l B'k, Newburyport,	5,250	6,825 00	5,250 00
14	First N'l B'k, Newburyport, .	1,400	1,792 00	1,400 00
60	Gloucester N'l B'k, Gloucester,	6,000	8,100 00	6,000 00
		\$937,470	\$1,132,273 00	\$937,470 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R R. 6s,	\$50,000	\$60,750 00	\$50,000 00
Old Colony R R. 4s,	60,000	60,450 00	60,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,375 00	25,000 00
Fitchburg R R. 4s,	75,000	70,500 00	75,000 00
Fitchburg R.R. 4½s,	80,000	79,200 00	80,000 00
Fitchburg R.R. 5s,	25,000	25,625 00	25,000 00
Boston & Lowell R R. 4s,	50,000	50,000 00	50,000 00
Boston & Lowell R R 6s,	5,000	5,300 00	5,000 00
Portland & Kennebec R.R. 6s,	15,000	15,675 00	15,000 00
Dexter & Piscataquis R.R. 4s,	15,000	15,000 00	15,000 00
Concord & Montreal R R. 4s,	25,000	25,000 00	25,000 00
	\$425,000	\$433,875 00	\$425,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,238 88	2½ per cent.	\$239,000 00	4½ per cent.	\$25,000 00	5¾ per cent.
76,988 79	3¼ "	193,000 00	4¾ "	339,295 00	5½ "
57,800 00	3½ "	50,000 00	4¾ "	4,000 00	5¾ "
241,550 00	4 "	1,444,700 00	5 "	229,451 00	6 "
6,000 00	4½ "	350,000 00	5¼ "	22,500 00	6½ "
85,300 00	4¼ "				

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	19,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 440	
Aggregate amount of the same,	467,582 00
Total number of loans upon real estate,	435
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	268,642 28
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1891, } 2½ per cent., {	101,560 34 127,260 53
Number of accounts opened during the year ending Oct. 31, 1891,	1,060
Number of accounts closed during the year ending Oct. 31, 1891,	986
Total number of open accounts Oct. 31, 1891,	11,356
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex- clusive of taxes),	7,188 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	538,443 71
Number of same,	5,989
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	664,900 66
Number of same,	6,316
Date of examination by commissioner: October 30.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, SS.

Nov. 16, 1891.

Personally appeared Philip K. Hills, Treasurer of the Institution for Savings in Newburyport and its Vicinity, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

NATHANIEL N. JONES, *Justice of the Peace.*

ESSEX, SS.

Nov. 16, 1891.

Personally appeared Edward S. Mosely, President, and William H. Swasey, L. B. Cushing, Samuel March, Henry B. Little and E. F. Stone, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

NATHANIEL N. JONES, *Justice of the Peace.*

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—BOSTON.

Incorporated Feb. 25, 1825. Present number of corporators, 50.

ARTHUR W. TUFTS, *President.*

EDWARD RICHARDS, *Treasurer.*

EDWARD RICHARDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ARTHUR W. TUFTS,

JOHN D. WILLIAMS,

AUGUSTUS RICHARDSON,

WALTER H. COWING.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$100,000 00	Deposits, . . .	\$5,193,383 44
Loans on public funds, . . .	8,260 00	Guaranty fund, . . .	192,200 00
Bank stock as per schedule, . . .	205,067 09	Interest account, . . .	20,603 66
Loan on bank stock,	3,000 00	Profit and loss account,	3,800 00
Railroad bonds as per schedule, . . .	608,000 00		
Loan on railroad bonds,	1,000 00		
Loan on railroad stock,	50,000 00		
Railroad notes,	690,000 00		
Real estate by foreclosure,	8,267 26		
Loans on real estate,	1,632,869 03		
Loans on personal security,	1,544,657 10		
Loans to counties, cities or towns (notes),	277,500 00		
Deposits in banks, on interest, . . .	267,095 22		
Cash on hand,	14,271 40		
	<u>\$5,409,987 10</u>		<u>\$5,409,987 10</u>

Cash on Deposit in Banks, amount in each:—

National Rockland Bank, Boston,	\$77,986 69
Washington National Bank, Boston,	127,940 21
North National Bank, Boston,	61,168 32

Loans on Public Funds, amount on each:—

On \$3,000 United States 4½s,	\$3,000 00
On \$1,000 Cambridge, Mass., 5s,	2,000 00
On \$1,000 Providence, R. I., 5s,	
On \$1,500 United States 4½s,	1,460 00
On \$1,000 Cambridge, Mass., 4s,	1,800 00
On \$1,000 Old Colony R.R. 4s,	

Loan on Bank Stock :—

On 30 shares National Rockland Bank, Boston, \$3,000 00

Loan on Railroad Bonds :—

On \$1,000 Boston & Albany R.R. 7s, \$1,000 00

Loan on Railroad Stock :—

On 416 shares Boston & Maine R.R., \$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 6s, . .	\$51,000	\$56,100 00	\$51,000 00
of Boston, Mass., 4s, . .	30,000	30,000 00	30,000 00
of Cleveland, Ohio, 5s, . .	19,000	19,000 00	19,000 00
	\$100,000	\$105,100 00	\$100,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First Nat'l Bank, Danvers, .	\$1,500	\$1,500 00	\$1,500 00
60	Atlas National Bank, Boston, .	6,000	7,260 00	6,000 00
50	Atlantic Nat'l Bank, Boston, .	5,000	7,050 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	1,905 00	2,000 00
37	National Eagle Bank, Boston,	3,700	3,811 00	4,144 00
200	First National Bank, Boston, .	20,000	48,000 00	20,000 00
5	Howard Nat'l Bank, Boston, .	500	550 00	606 25
30	Hamilton Nat'l Bank, Boston, .	3,000	3,600 00	3,580 00
25	Market National Bank, Boston,	2,500	2,500 00	2,500 00
257	North National Bank, Boston,	25,700	35,723 00	25,680 47
210	People's Nat'l Bank, Boston, .	21,000	34,020 00	21,000 00
173	Nat'l Rockland Bank, Boston,	17,300	26,469 00	19,430 00
150	Nat'l Revere Bank, Boston, .	15,000	15,900 00	15,000 00
21	N'l B'k of the Republic, Boston,	2,100	3,360 00	2,698 87
52	State National Bank, Boston, .	5,200	6,292 00	5,993 00
55	Second National Bank, Boston,	5,500	10,175 00	5,500 00
8	Shoe & Leather N'l B'k, Boston,	800	744 00	872 00
9	Suffolk National Bank, Boston,	900	954 00	1,070 25
32	Tremont Nat'l Bank, Boston, .	3,200	3,264 00	3,762 75
510	Washington N'l Bank, Boston,	51,000	60,690 00	58,729 50
		\$191,400	\$273,767 00	\$205,067 09

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$100,000	\$105,000 00	\$100,000 00
Fitchburg R.R. 4½s,	257,000	262,140 00	257,000 00
Fitchburg R.R. 4s,	150,000	150,000 00	140,000 00
Boston & Albany R.R. 7s,	111,000	111,000 00	111,000 00
	\$618,000	\$628,140 00	\$608,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$75,000 00	2½ per cent.	\$25,500 00	4¼ per cent.	\$845,650 00	5½ per cent.
179,827 96	3 “	376,975 00	4½ “	3,400 00	5¾ “
12,907 10	3¾ “	95,000 00	4¾ “	350,800 00	6 “
80,000 00	4 “	2,160,821 29	5 “	17,500 00	7 “
25,000 00	4½ “	225,000 00	5¼ “	1,000 00	7¾ “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$8,267 26
Assessed value of the same,	11,100 00
Net income received from same during year ending Oct. 31, 1891,	100 00
Number of loans which are of an amount not exceeding \$3,000 each, 216	
Aggregate amount of the same,	378,376 26
Total number of loans upon real estate,	361
Amount of investments from which no income is received,	12,907 10
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	255,684 92
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	94,807 37
year ending Oct. 31, 1891, } 2 per cent., {	95,783 80
Number of accounts opened during the year ending Oct. 31, 1891,	2,490
Number of accounts closed during the year ending Oct. 31, 1891,	1,923
Total number of open accounts Oct. 31, 1891,	13,760
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	8,363 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	1,106,767 00
Number of same,	17,080
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	1,077,021 69
Number of same,	12,294
Date of examination by commissioner: August 20.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 9, 1891.

Personally appeared Edward Richards, Treasurer of the Institution for Savings in Roxbury and its Vicinity, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROBERT B. FAIRBAIRN, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 10, 1891.

Personally appeared Arthur W. Tufts, President, and John D. Williams, Walter H. Cowing, Samuel Little, S. A. Bolster and Danforth C. Hodges, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ROBERT B. FAIRBAIRN, *Justice of the Peace.*

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 24.

JOSEPH ROSS, *President.*

THEODORE F. COGSWELL, *Treasurer.*

THEODORE F. COGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WILLCOMB,

ROBERT JORDAN,

J. B. GRANT,

C. A. SAYWARD,

THOMAS H. LORD.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; Saturday, 3 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$49,680 00	Deposits,	\$383,903 47
Loan on public funds,	800 00	Guaranty fund,	9,500 00
Bank stock as per schedule,	57,025 00	Interest account,	5,591 39
Railroad bonds as per schedule,	52,000 00		
Real estate by foreclosure,	675 00		
Loans on real estate,	195,780 00		
Loans on personal security,	7,175 00		
Loans to counties, cities or towns (notes),	6,600 00		
Deposits in banks on interest,	22,491 18		
Deposit in bank, not on interest,	537 87		
Cash on hand,	6,230 81		
	<u>\$398,994 86</u>		<u>\$398,994 86</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Salem,	\$12,537 87
Merchants' National Bank, Salem,	5,640 05
Fourth National Bank, Boston,	4,851 13

Loan on Public Funds :—

On \$1,000 Newton, Mass., 6s,	\$800 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 6s, .	\$600	\$636 00	\$600 00
of Keene, N. H., 5s, . . .	2,500	2,750 00	2,500 00
of Providence, R. I., 5s, . .	5,000	5,750 00	5,000 00
of Bangor, Me., 6s,	1,000	1,150 00	930 00
of Dover, N. H., 6s,	500	550 00	500 00
of Lewiston, Me., 5s,	2,000	2,300 00	2,000 00
of East Saginaw, Mich., 4½s, .	5,000	5,250 00	5,000 00
of Boston, Mass., 3½s, . . .	15,000	15,000 00	15,000 00
of Salem, Mass., 4s,	8,000	8,280 00	8,000 00
of Boston, Mass., 4s,	10,000	10,350 00	10,150 00
	\$49,600	\$52,016 00	\$49,680 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston, .	\$1,000	\$1,220 00	\$1,000 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,305 00	1,000 00
4	N'l B'k of Commerce, Boston,	400	512 00	400 00
18	Eliot National Bank, Boston, .	1,800	2,196 00	1,800 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
10	Hamilton Nat'l Bank, Boston, .	1,000	1,200 00	1,180 00
20	Howard Nat'l Bank, Boston, .	2,000	2,210 00	2,000 00
36	Merchants' N'l Bank, Boston, .	3,600	5,400 00	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	4,000 00	3,150 00
40	New England N'l B'k, Boston,	4,000	6,560 00	5,800 00
8	Nat'l Revere Bank, Boston, .	800	848 00	800 00
30	N'l B'k of Redemption, Boston,	3,000	3,810 00	3,600 00
4	Second Nat'l Bank, Boston, .	400	740 00	580 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,020 00	1,000 00
24	National Union Bank, Boston,	2,400	3,360 00	3,048 00
20	Gloucester N'l B'k, Gloucester,	2,000	2,700 00	2,500 00
8	N'l Grand Bank, Marblehead,	800	880 00	824 00
63	Asiatic National Bank, Salem,	1,890	2,520 00	1,890 00
13	Nat'l Exchange Bank, Salem, .	1,300	1,625 00	1,300 00
43	First National Bank, Salem, .	4,300	5,590 00	4,945 00
41	Merchants' Nat'l Bank, Salem,	2,050	2,788 00	2,460 00
19	Mercantile Nat'l Bank, Salem,	1,900	2,375 00	2,090 00
27	Naumkeag Nat'l Bank, Salem,	2,700	3,861 00	3,348 00
21	Salem National Bank, Salem, .	2,100	2,730 00	2,310 00
		\$49,440	\$64,950 00	\$57,025 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, . . .	\$1,000	\$1,050 00	\$1,000 00
Boston & Lowell R.R. 5s, . . .	10,000	10,600 00	10,000 00
Boston & Lowell R.R. 7s, . . .	1,000	1,060 00	1,000 00
Fitchburg R.R. 4½s, . . .	10,000	10,200 00	10,000 00
Old Colony R.R. 4s, . . .	20,000	20,200 00	20,000 00
Maine Central R.R. 4½s, . . .	10,000	10,600 00	10,000 00
	\$52,000	\$53,710 00	\$52,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,491 18	3 per cent.	\$800 00	4¾ per cent.	\$1,400 00	5½ per cent.
14,000 00	4 “	3,800 00	5 “	202,355 00	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$675 00
Assessed value of the same,	500 00
Net income received from same during year ending Oct. 31, 1891, . . .	18 75
Number of loans which are of an amount not exceeding \$3,000 each, 260	
Aggregate amount of the same,	180,405 00
Total number of loans upon real estate,	249
Amount of investments from which no income is received,	2,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	20,688 04
Times for the dividends fixed by the by-laws: fourth Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1891, } 2 per cent., {	7,067 65 6,992 02
Number of accounts opened during the year ending Oct. 31, 1891, . . 333	
Number of accounts closed during the year ending Oct. 31, 1891, . . 273	
Total number of open accounts Oct. 31, 1891,	1,719
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex- clusive of taxes),	1,470 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	106,961 38
Number of same,	1,656
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	118,551 52
Number of same,	1,255
Date of examination by commissioner: May 22.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

IPSWICH, Nov. 14, 1891.

Personally appeared Theodore F. Cogswell, Treasurer of the Ipswich Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. W. BAMFORD, *Justice of the Peace.*

Essex, ss.

IPSWICH, Nov. 14, 1891.

Personally appeared Joseph Ross, President, and Nath'l R. Farley, Thomas H. Lord, Chas. A. Sayward, Robert Jordan, Frederic Willcomb and John A. Blake, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. W. BAMFORD, *Justice of the Peace.*

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 46.

HEZEKIAH PLUMMER, *President.*

WILLIAM R. SPALDING, *Treasurer.*
WILLIAM R. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HEZEKIAH PLUMMER,

JOHN R. POOR,

R. H. TEWKSBURY,
J. S. NEEDHAM,

A. E. MACK.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; Saturday,
9 A.M. to 12 M., 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$59,000 00	Deposits,	\$799,192 35
Bank stock as per schedule, .	82,200 00	Guaranty fund,	17,810 00
Loans on bank stock,	13,880 00	Interest account,	33,109 06
Railroad bonds as per schedule, .	115,000 00		
Loans on real estate,	331,140 00		
Loans on personal security,	189,560 00		
Loans to counties, cities or towns, (notes),	7,500 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	42,298 10		
Deposits in banks, not on interest,	5,000 00		
Expense account,	2,648 73		
Cash on hand,	1,534 58		
	\$850,111 41		\$850,111 41

Cash on Deposit in Banks, amount in each : —

National Pemberton Bank, Lawrence, \$27,298 10

Arlington National Bank, Lawrence, 20,000 00

Loans on Bank Stock, amount on each : —

On 10 shares Bay State National Bank, Lawrence, \$700 00

On 28 shares Old Lowell National Bank, Lowell, } 2,800 00

On 8 shares National Pemberton Bank, Lawrence, }

On 5 shares Pacific National Bank, Lawrence, 380 00

On 100 shares Arlington National Bank, Lawrence, 10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 7s,	\$1,000	\$1,037 50	\$1,000 00
of Cleveland, Ohio, 5s,	6,000	6,265 00	6,000 00
of Columbus, Ohio, 6s,	10,000	10,200 00	10,000 00*
Town of Danvers, Mass., 4s,	9,000	9,110 00	9,000 00
City of Dayton, Ohio, 5s,	10,000	10,868 75	10,000 00
of Fall River, Mass., 6s,	2,000	2,450 00	2,000 00
of Keene, N. H., 4s,	6,000	6,200 00	6,000 00
of Lawrence, Mass., 6s,	1,000	1,065 00	1,000 00
of Lowell, Mass., 4s,	1,000	1,027 33	1,000 00
of Pawtucket, R. I., 6s,	3,000	3,209 10	3,000 00
of Waltham, Mass., 4s,	5,000	5,116 68	5,000 00
of Worcester, Mass., 6s,	4,000	4,060 00	4,000 00
United States 6s,	1,000	1,111 00	1,000 00
	\$59,000	\$61,720 36	\$59,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	\$2,000	\$2,430 00	\$2,000 00
29	Blackstone Nat'l B'k, Boston, .	2,900	2,907 25	2,900 00
55	Central Nat'l Bank, Boston, .	5,500	7,823 75	5,500 00
24	Eliot National Bank, Boston, .	2,400	2,928 00	2,400 00
16	First Ward N'l Bank, Boston, .	1,600	2,096 00	1,600 00
63	Fourth Nat'l Bank, Boston, .	6,300	7,812 00	6,300 00
15	Howard Nat'l Bank, Boston, .	1,500	1,657 50	1,500 00
56	Market Nat'l Bank, Boston, .	5,600	5,600 00	5,600 00
20	Merchants' N'l Bank, Boston, .	2,000	3,010 00	2,000 00
10	National City Bank, Boston, .	1,000	967 50	1,000 00
27	N'l B'k of Commerce, Boston, .	2,700	3,459 24	2,700 00
27	Nat'l Bank of the Common- wealth, Boston,	2,700	5,001 75	2,700 00
23	N'l B'k of No. America, Boston, .	2,300	2,869 25	2,300 00
103	N'l Hide & Leather B'k, Boston, .	10,300	12,772 00	10,300 00
54	State National Bank, Boston, .	5,400	6,580 90	5,400 00
58	Third National Bank, Boston, .	5,800	6,206 00	5,800 00
40	Tremont Nat'l Bank, Boston, .	4,000	4,090 00	4,000 00
89	Nat'l Webster Bank, Boston, .	8,900	8,900 00	8,900 00
20	Arlington N'l B'k, Lawrence, .	2,000	2,560 00	2,000 00
10	Lawrence N'l B'k, Lawrence, .	1,000	1,300 00	1,000 00
63	N'l Pemberton B'k, Lawrence, .	6,300	9,450 00	6,300 00
		\$82,200	\$100,411 14	\$82,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$11,179 17	\$10,000 00
Boston & Lowell R.R. 4s, . . .	50,000	50,783 33	50,000 00
Boston & Maine R.R. 7s, . . .	10,000	10,608 33	10,000 00
Fitchburg R.R. 5s, . . .	20,000	21,141 67	20,000 00
Fitchburg R.R. 6s, . . .	5,000	5,484 00	5,000 00
Old Colony R.R. 4½s, . . .	20,000	20,875 00	20,000 00
	\$115,000	\$120,071 50	\$115,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,798 10	4 per cent.	\$25,000 00	5¾ per cent.	\$4,200 00	6½ per cent.
160,775 00	5 “	286,835 00	6 “	3,720 00	7 “
54,400 00	5½ “				

Number of loans which are of an amount not exceeding \$3,000 each, 245
Aggregate amount of the same, \$228,295 00
Total number of loans upon real estate, 254
Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 43,032 81
Times for the dividends fixed by the by-laws: January 1 and July 1.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 13,872 35
 year ending Oct. 31, 1891, } 2½ per cent., { 18,414 19
Number of accounts opened during the year ending Oct. 31, 1891, . 655
Number of accounts closed during the year ending Oct. 31, 1891, . 518
Total number of open accounts Oct. 31, 1891, 2,269
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 3,660 09
Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 222,594 36
Number of same, 3,524
Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 196,520 91
Number of same, 1,686
Date of examination by commissioner: April 9.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

LAWRENCE, Nov. 4, 1891.

Personally appeared William R. Spalding, Treasurer of the Lawrence Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN S. GILL, *Justice of the Peace.*

ESSEX, ss.

LAWRENCE, Nov. 14, 1891.

Personally appeared H. Plummer, President, and Lewis G. Holt, Geo. S. Merrill, R. H. Tewksbury, John R. Poor, A. E. Butler and John S. Needham, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN S. GILL, *Justice of the Peace.*

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, . . .	\$500	\$510 00	\$500 00
City of Boston, Mass., 5s, . . .	1,000	1,130 00	1,000 00
of Boston, Mass., 6s, . . .	10,000	11,850 00	10,000 00
of Boston, Mass., 3½s, . . .	50,000	49,000 00	50,000 00
District of Columbia 5s, . . .	10,000	10,650 00	10,000 00
City of Providence, R.I., 5s, . .	10,000	11,135 00	10,000 00
Town of Rockingham, Vt., 4s, . .	2,500	2,500 00	2,500 00
City of Springfield, Mass., 4s, . .	10,000	10,125 00	10,000 00
	\$94,000	\$96,900 00	\$94,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	First National Bank, Adams,	\$5,400	\$7,290 00	\$6,300 00
40	First National Bank, Amherst,	4,000	6,200 00	5,800 00
40	Birmingham National Bank, Birmingham, Ct., . . .	4,000	7,000 00	6,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,415 00	1,000 00
30	Atlas National Bank, Boston, .	3,000	3,645 00	3,000 00
30	Continental Nat'l B'k, Boston,	3,000	3,900 00	3,100 00
20	Everett Nat'l Bank, Boston, .	2,000	2,060 00	2,000 00
100	First National Bank, Boston, .	10,000	24,025 00	10,000 00
10	Hamilton Nat'l B'k, Boston, .	1,000	1,200 00	1,000 00
30	Massachusetts N'l B'k, Boston,	3,000	3,240 00	3,000 00
20	State National Bank, Boston,	2,000	2,430 00	2,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,420 00	3,000 00
60	N'l B'k of Commerce, Boston,	6,000	7,650 00	6,100 00
10	Nat'l Bank of Commonwealth, Boston, . . .	1,000	1,850 00	1,000 00
100	N'l B'k of No. America, Boston,	10,000	12,350 00	10,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,800 00	3,000 00
70	National Eagle Bank, Boston,	7,000	7,210 00	7,000 00
70	N'l Hide & Leather B'k, Boston,	7,000	8,680 00	7,100 00
40	Nat'l Revere Bank, Boston, .	4,000	4,240 00	4,000 00
40	Nat'l Webster Bank, Boston, .	4,000	4,000 00	4,000 00
30	City N'l B'k, Bridgeport, Ct., .	3,000	4,500 00	4,000 00
180	Lee National Bank, Lee, . . .	18,000	23,400 00	18,000 00
70	Adams Nat'l B'k, No. Adams,	7,000	8,750 00	7,000 00
150	Pittsfield Nat'l B'k, Pittsfield,	15,000	24,000 00	18,500 00
40	Agawam N'l B'k, Springfield,	4,000	4,000 00	4,000 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First Nat'l Bank, Springfield,	\$2,000	\$2,700 00	\$2,000 00
6	Pyncheon N'l B'k, Springfield,	600	870 00	600 00
30	Second Nat'l B'k, Springfield,	3,000	4,500 00	4,000 00
75	Housatonic National Bank, Stockbridge,	7,500	12,900 00	9,500 00
		\$148,500	\$208,575 00	\$161,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	\$20,000	\$20,200 00	\$20,000 00
Fitchburg R.R. 5s,	10,000	10,350 00	10,000 00
Old Colony R.R. 4s,	25,000	25,250 00	25,000 00
	\$55,000	\$55,800 00	\$55,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,362 69	3½ per cent.	\$209,700 00	5 per cent.	\$168,148 00	6 per cent.
5,035 06	4 "	35,000 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$8,860 10
Assessed value of the same,	5,725 00
Number of loans which are of an amount not exceeding \$3,000 each, 202	
Aggregate amount of the same,	163,395 00
Total number of loans upon real estate,	218
Amount of investments from which no income is received,	500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	36,399 85
Times for the dividends fixed by the by-laws: May 31 and November 30.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	13,534 02
year ending Oct. 31, 1891, } 2 per cent., {	13,412 77
Number of accounts opened during the year ending Oct. 31, 1891,	328
Number of accounts closed during the year ending Oct. 31, 1891,	302
Total number of open accounts Oct. 31, 1891,	2,131
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,962 21

Amount of deposits, not including dividends, received during the year	
ending Oct. 31, 1891,	\$116,636 41
Number of same,	1,552
Amount of withdrawals, including dividends, during the year ending Oct.	
31, 1891,	149,148 48
Number of same,	1,219
Date of examination by commissioner: September 30.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

LEE, Nov. 17, 1891.

Personally appeared John L. Kilbon, Treasurer of the Lee Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. S. SARGENT, *Notary Public.*

BERKSHIRE, ss.

LEE, Nov. 18, 1891.

Personally appeared Charles C. Benton, President, and Jno. Stallman, J. F. Benton, DeWitt S. Smith, C. C. Holcombe and Charles E. Hibbard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. S. SARGENT, *Notary Public.*

LEICESTER SAVINGS BANK—LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 33.

LORY S. WATSON, *President.*

PARKMAN T. DENNY, *Treasurer.*

J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LORY S. WATSON,

JOHN N. MURDOCK,

CHARLES A. DENNY,

THEO. E. WOODCOCK,

DEXTER KNIGHT,

ALONZO B. DAVIDSON.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$150,000 00	Deposits, . . .	\$437,350 39
Loan on public fund,	1,000 00	Guaranty fund, . .	14,694 55
Bank stock as per schedule, . .	42,659 69	Interest account, . .	14,077 40
Loan on bank stock,	200 00		
Railroad bonds as per schedule, .	64,000 00		
Loans on real estate,	145,210 43		
Loans on personal security, . . .	30,460 44		
Loans to counties, cities or towns (notes),	26,500 00		
Deposit in bank, on interest, . .	5,697 38		
Expense account,	300 91		
Premium account,	93 49		
	<u>\$466,122 34</u>		<u>\$466,122 34</u>

Cash on Deposit in Bank:—

Leicester National Bank, Leicester, \$5,697 38

Loan on Public Funds:—

On \$1,000 United States 4s, \$1,000 00

Loan on Bank Stock:—

On 2½ shares Leicester National Bank, Leicester, \$200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . .	\$10,000	\$10,153 00	\$10,000 00
City of Chelsea, Mass., 6s, . .	8,000	8,551 20	8,000 00
Town of Clinton, Mass., 4s, . .	11,000	11,020 00	11,000 00
City of Columbus, Ohio, 4s, . .	10,000	10,000 00	10,000 00*
of Cleveland, Ohio, 4s, . .	5,000	5,000 00	5,000 00
of Dayton, Ohio, 4s, . .	5,000	5,000 00	5,000 00
of Fall River, Mass., 6s, . .	1,000	1,140 00	1,000 00
Town of Holbrook, Mass., 4s, . .	10,000	10,200 00	10,000 00
City of Indianapolis, Indiana, 8s, . .	5,000	5,250 00	5,000 00
of Lynn, Mass., 6s, . .	6,000	6,300 00	6,000 00
of Lynn, Mass., 4s, . .	3,000	3,060 00	3,000 00
of Lawrence, Mass., 4s, . .	10,000	10,200 00	10,000 00
of Lowell, Mass., 4s., . .	10,000	10,200 00	10,000 00
of Manchester, N. H., 6s, . .	1,000	1,170 00	1,000 00
Town of Randolph, Mass., 4s, . .	24,000	24,480 00	24,000 00
County of Strafford, N. H., 4s, . .	5,000	5,000 00	5,000 00
City of Worcester, Mass., 6s, . .	12,000	12,120 00	12,000 00
of Worcester, Mass., 4½s, . .	4,000	4,320 00	4,000 00
of Waterbury, Conn., 4s, . .	5,000	5,050 00	5,000 00
of Boston, Mass., 4s, . .	5,000	5,085 50	5,000 00
	\$150,000	\$153,299 70	\$150,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental N'l Bank, Boston,	\$1,000	\$1,305 00	\$1,150 00
30	Eliot National Bank, Boston, .	3,000	3,660 00	3,610 00
10	Maverick Nat'l Bank, Boston,	1,000	—	1,178 75
15	Market National Bank, Boston,	1,500	1,500 00	1,770 04
20	North National Bank, Boston,	2,000	2,785 00	2,425 00
30	Nat'l Webster Bank, Boston, .	3,000	3,000 00	3,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,200 00	5,954 40
15	National Revere Bank, Boston,	1,500	1,590 00	1,925 00
12	N'l B'k of No. America, Boston,	1,200	1,482 00	1,346 00
10	Nat'l Bank of the Common- wealth, Boston,	1,000	1,850 00	1,100 00
50	State National Bank, Boston, .	5,000	6,087 50	5,397 50
21	Traders' Nat'l Bank, Boston, .	2,100	2,100 00	2,628 50
25	Howard Nat'l Bank, Boston, .	2,500	2,762 50	2,635 00
37	Leicester N'l Bank, Leicester,	3,700	5,550 00	3,700 00
11	Millbury N'l Bank, Millbury,	1,100	1,100 00	1,314 50
25	Central N'l Bank, Worcester,	2,500	3,625 00	3,525 00
		\$37,100	\$44,597 00	\$42,659 69

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R R. 6s,	\$3,000	\$3,720 00	\$3,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,800 00	10,000 00
Boston & Lowell R.R. 4s,	7,000	7,000 00	7,000 00
Boston & Providence R.R. 4s, . . .	5,000	5,100 00	5,000 00
Boston & Maine R.R. 4s,	20,000	20,400 00	20,000 00
Fitchburg R.R. 4s,	4,000	4,000 00	4,000 00
Fitchburg R R 4½s,	3,000	3,030 00	3,000 00
Leeds & Farmington R.R. 6s,	4,000	4,320 00	4,000 00
Old Colony R R 4s,	5,000	5,150 00	5,000 00
Fitchburg R R. 5s,	3,000	3,150 00	3,000 00
	\$64,000	\$66,670 00	\$64,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,697 38	3 per cent.	\$20,500 00	4½ per cent.	\$6,800 00	5½ per cent.
16,960 44	4 “	118,275 43	5 “	40,835 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 101
 Aggregate amount of the same, \$89,835 00
 Total number of loans upon real estate, 111
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 21,068 28
 Times for the dividends fixed by the by-laws: June 1 and December 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 7,725 16
 year ending Oct. 31, 1891, } 2 per cent., { 7,948 82
 Number of accounts opened during the year ending Oct. 31, 1891, . . 132
 Number of accounts closed during the year ending Oct. 31, 1891, . . 71
 Total number of open accounts Oct. 31, 1891, 939
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes), 1,116 41
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 66,863 41
 Number of same, 654
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 50,285 94
 Number of same, 510
 Date of examination by commissioner: March 9.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 9, 1891.

Personally appeared Parkman T. Denny, Treasurer of the Leicester Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. CLARENCE WATSON, *Notary Public.*

WORCESTER, SS.

Nov. 9, 1891.

Personally appeared Lory S. Watson, President, and John N. Murdock, Theo. E. Woodcock, Dexter Knight, C. C. Denny and D. Bemis, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. CLARENCE WATSON, *Notary Public.*

LENOX SAVINGS BANK—LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK, *President.*EDWARD McDONALD, *Treasurer.*
M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS POST,R. H. WALKER,
C. R. BOND,H SEDGWICK,

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$7,585 00	Deposits,	\$54,789 88
Railroad bonds as per schedule, .	5,263 75	Guaranty fund,	65 63
Loans on real estate,	25,650 00	Interest account,	193 34
Loans to counties, cities or towns (notes),	10,622 50		
Deposit in bank, not on interest, .	1,025 00		
Expense account,	487 06		
Cash on hand,	4,410 54		
	\$55,048 85		\$55,048 85

Cash on Deposit in Bank : —
Lenox National Bank, Lenox, \$1,025 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Chapin N'l Bank, Springfield,	\$1,000	\$1,550 00	\$1,550 00
10	City Nat'l Bank, Springfield, .	1,000	1,550 00	1,550 00
5	Chicopee N'l B'k, Springfield,	500	875 00	875 00
4	Mechanics' N'l B'k, Worcester,	400	440 00	440 00
10	Second N'l Bank, Springfield,	1,000	1,550 00	1,550 00
10	Pittsfield N'l Bank, Pittsfield,	1,000	1,620 00	1,620 00
		\$4,900	\$7,585 00	\$7,585 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000 00	\$5,268 75	\$5,268 75

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,622 50	4 per cent.	\$12,000 00	5 per cent.	\$13,650 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 13
 Aggregate amount of the same, \$13,950 00
 Total number of loans upon real estate, 15
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 1,104 92
 Times for the dividends fixed by the by-laws: first Tuesday in January
 and July.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 309 40
 year ending Oct. 31, 1891, } 2 per cent., { 569 19
 Number of accounts opened during the year ending Oct. 31, 1891, . 174
 Number of accounts closed during the year ending Oct. 31, 1891, . 38
 Total number of open accounts Oct. 31, 1891, 257
 Total expenses of the corporation for the year ending Oct. 31, 1891,
 (exclusive of taxes), 31 45
 Amount of deposits, not including dividends, received during the year
 ending Oct 31, 1891, 44,286 20
 Number of same, 440
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 12,924 91
 Number of same, 123
 Date of examination by commissioner: June 23.

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 9, 1891.

Personally appeared Edward McDonald, Treasurer of the Lenox Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS POST, *Justice of the Peace.*

BERKSHIRE, ss.

Nov. 9, 1891.

Personally appeared Henry Sedgwick, President, and M. A. Brown, William D. Curtis, Patrick Deely, Edmund Spencer, Richard H. Walker, Wm. O. Curtis, William Mahanna and I. J. Newton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

THOMAS POST, *Justice of the Peace.*

LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 16, 1865. Present number of corporators, 35.

DWIGHT B. LOOK, *President.*

A. L. BURDITT, *Treasurer.*

A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE HALL.

CHAS. C. BOYDEN.

CHAS. L. JOSLIN,

HAMILTON MAYO.

A. L. BURDITT.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 3 P.M. ;
Saturday, close at 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$70,150 00	Deposits,	\$749,228 37
Loan on bank stock,	750 00	Guaranty fund,	30,500 00
Railroad bonds as per schedule,	30,075 00	Interest account,	9,310 31
Real estate (for banking purposes),	23,721 62		
Real estate by foreclosure,	2,302 91		
Loans on real estate,	480,682 38		
Loans on personal security,	146,800 00		
Loans to counties, cities or towns (notes),	21,000 00		
Loans on depositors' books,	325 00		
Deposit in bank, not on interest,	11,869 11		
Cash on hand,	1,362 66		
	<hr/>		<hr/>
	\$789,038 68		\$789,038 68

Cash on Deposit in Bank : —

Leominster National Bank, Leominster,	\$11,869 11
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Loan on Bank Stock :—

On 15 shares Leominster National Bank, Leominster,	\$750 00
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Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Webster Nat'l Bank, Boston, .	\$7,500	\$7,500 00	\$7,500 00
62	Boston National Bank, Boston,	6,200	6,944 00	6,200 00
21	Traders' Nat'l Bank, Boston, .	2,100	2,100 00	2,100 00
27	Central Nat'l Bank, Boston, .	2,700	3,834 00	2,700 00
61	Globe National Bank, Boston,	6,100	6,100 00	6,100 00
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
5	Blackstone Nat'l Bank, Boston,	500	500 00	500 00
25	Eliot National Bank, Boston, .	2,500	3,050 00	2,500 00
34	Everett National Bank, Boston,	3,400	3,502 00	3,400 00
20	Continental N'l Bank, Boston,	2,000	2,600 00	2,000 00
15	Boylston Nat'l Bank, Boston, .	1,500	1,680 00	1,500 00
17	National Eagle Bank, Boston,	1,700	1,751 00	1,700 00
2	Shoe & Leather N'l B'k, Boston,	200	180 00	200 00
1	Winthrop Nat'l Bank, Boston,	100	114 00	100 00
10	National Bank of the Com- monwealth, Boston, . . .	1,000	1,850 00	1,000 00
30	N'l B'k of No. America, Boston,	3,000	3,720 00	3,000 00
9	N'l B'k of Commerce, Boston,	900	1,143 00	900 00
80	Safety Fund N'l B'k, Fitchburg,	8,000	8,960 00	8,000 00
160	Leominster N'l B'k, Leominster,	16,000	16,000 00	16,000 00
30	Crocker N'l B'k, Turner's Falls,	3,000	3,750 00	3,750 00
		\$69,400	\$76,278 00	\$70,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,400 00	\$5,312 50
Fitchburg R.R. 4s,	10,000	9,400 00	9,500 00
Boston & Maine R.R. 4s, . . .	15,000	15,300 00	15,262 50
	\$30,000	\$30,100 00	\$30,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,000 00	4 per cent.	\$194,575 00	5 per cent.	\$372,112 38	6 per cent.
10,000 00	4½ " "	61,870 00	5½ " "		

Amount invested in real estate for banking purposes,	\$23,721 62
Estimated value of the same,	23,721 62
Assessed value of the same,	15,000 00
Net income received from same during year ending Oct. 31, 1891,	1,233 35
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,302 91
Assessed value of the same,	2,320 00
Net income received from same during year ending Oct. 31, 1891,	134 00
Number of loans which are of an amount not exceeding \$3,000 each, 438	
Aggregate amount of the same,	470,357 38
Total number of loans upon real estate,	447
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	42,325 85
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	14,099 22
year ending Oct. 31, 1891, } 2 per cent., {	14,428 36
Number of accounts opened during the year ending Oct. 31, 1891,	439
Number of accounts closed during the year ending Oct. 31, 1891,	343
Total number of open accounts Oct. 31, 1891,	2,576
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,706 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	154,413 78
Number of same,	1,707
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	170,795 39
Number of same,	1,826
Date of examination by commissioner: May 14.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 16, 1891.

Personally appeared A. L. Burditt, Treasurer of the Leominster Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

WORCESTER, ss.

Nov. 16, 1891.

Personally appeared Chas. L. Joslin, Vice-President, and George Hall, Hamilton Mayo, D. C. Nickerson, Chas. C. Boyden and Joseph G. Tenney, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

LEXINGTON SAVINGS BANK—LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 45.

MATTHEW H. MERRIAM, *Vice-president.*

JAMES E. CRONE, *Treasurer.*

AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEWIS HUNT,

LEONARD A. SAVILLE,

WALTER WELLINGTON,

EDWIN S. SPAULDING,

FREDERICK O. VAILLE.

Open for business Wednesday, 3.30 to 6 P.M.; Saturday, 3.30 to 7 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$5,981 35	Deposits, . . .	\$246,931 72
Railroad bonds as per schedule, .	5,000 00	Guaranty fund, .	5,263 95
Loans on real estate, . . .	164,191 15	Interest account, .	2,836 05
Loans on personal security, .	77,245 00	Profit and loss account, . . .	2,546 50
Deposit in bank, on interest, .	4,537 55		
Expense account, . . .	79 08		
Cash on hand, . . .	544 09		
	<u>\$257,578 22</u>		<u>\$257,578 22</u>

Cash on Deposit in Bank:—

Fourth National Bank, Boston, \$4,537 55

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Globe National Bank, Boston,	\$1,500	\$1,503 75	\$1,473 75
37	Market Nat'l Bank, Boston, .	3,700	3,700 00	3,330 00
11	Winthrop Nat'l Bank, Boston,	1,100	1,210 00	1,177 60
		<u>\$6,300</u>	<u>\$6,413 75</u>	<u>\$5,981 35</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Ogdensburg R R 6s, .	\$5,000	\$5,675 00	\$5,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,537 55 35,000 00	3 per cent. 5 “	\$15,000 00	5½ per cent.	\$191,436 15	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	87	
Aggregate amount of the same,		\$129,936 15
Total number of loans upon real estate,	78	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		14,144 56
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the } 2½ per cent., {		5,361 10
year ending Oct. 31, 1891, } 2½ per cent., {		5,520 53
Number of accounts opened during the year ending Oct. 31, 1891,	123	
Number of accounts closed during the year ending Oct. 31, 1891,	105	
Total number of open accounts Oct. 31, 1891,	880	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		869 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		66,393 09
Number of same,	978	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		58,523 78
Number of same,	534	
Date of examination by commissioner: February 23.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 7, 1891.

Personally appeared James E. Crone, Treasurer of the Lexington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LEONARD A. SAVILLE, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 11, 1891.

Personally appeared Matthew H. Merriam, Vice-president, and E. S. Spaulding, F. O. Vaille, Walter Wellington, Geo. W. Spaulding and Amos Locke, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LEONARD A. SAVILLE, *Justice of the Peace.*

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 61.

SEWALL G. MACK, *President.*

ARTEMAS S. TYLER, *Treasurer.*

CHARLES F. COBURN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN F. KIMBALL,

JOHN H. MCALVIN,

CHAS. E. A. BARTLETT,

GEORGE S. CHENEY,

GEORGE F. PENNIMAN,

ARTEMAS S. TYLER.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$175,420 00	Deposits, . . .	\$1,410,683 31
Loans on bank stock, . . .	13,600 00	Guaranty fund, . . .	53,643 43
Railroad bonds as per schedule, . . .	40,000 00	Profit and loss account, . . .	82,054 67
Real estate (for banking purposes), . . .	65,000 00	Premium account, . . .	2,025 00
Real estate by foreclosure, . . .	30,500 00	Rent account, . . .	764 46
Loans on real estate, . . .	745,450 00		
Loans on personal security, . . .	414,500 00		
Loans to counties, cities or towns (notes), . . .	25,000 00		
Loans on depositors' books, . . .	375 00		
Deposits in banks, on interest, . . .	35,216 56		
Expense account, . . .	1,921 23		
Tax account, . . .	50 14		
Cash on hand, . . .	2,137 94		
	<u>\$1,549,170 87</u>		<u>\$1,549,170 87</u>

Cash on Deposit in Banks, amount in each :—

Appleton National Bank, Lowell,	\$16,280 77
Prescott National Bank, Lowell,	16,194 52
National Bank of the Commonwealth, Boston,	2,741 27

Loans on Bank Stock, amount on each :

On 15 shares Railroad National Bank, Lowell,	} \$2,200 00
On 15 shares First National Bank, Lowell,	
On 3 shares Old Lowell National Bank, Lowell,	

On 19 shares Prescott National Bank, Lowell,	\$1,900 00
On 53 shares Prescott National Bank, Lowell,	7,000 00
On 14 shares Appleton National Bank, Lowell,	
On 14 shares Old Lowell National Bank, Lowell,	
On 4 shares Crocker National Bank, Turner's Falls,	500 00
On 1 share Old Lowell National Bank, Lowell,	
On 1 share First National Bank, Lowell,	
On 34 shares Rollstone National Bank, Fitchburg,	2,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston, .	\$4,400	\$5,346 00	\$4,400 00
50	Blackstone Nat'l Bank, Boston,	5,000	5,012 50	5,000 00
40	Boston National Bank, Boston,	4,000	4,500 00	4,000 00
52	Boylston Nat'l Bank, Boston, .	5,200	6,708 00	5,200 00
50	National City Bank, Boston, .	5,000	4,837 50	5,000 00
40	N'l B'k of Commerce, Boston,	4,000	5,125 00	4,000 00
10	Nat'l Bank of the Common- wealth, Boston,	1,000	1,851 25	1,000 00
70	Continental N'l Bank, Boston,	7,000	9,047 50	7,000 00
30	National Eagle Bank, Boston,	3,000	3,090 00	3,000 00
50	Eliot National Bank, Boston, .	5,000	6,100 00	5,000 00
20	Everett Nat'l Bank, Boston, .	2,000	2,070 00	2,000 00
17	Nat'l Exchange Bank, Boston,	1,700	2,324 75	1,700 00
5	Faneuil Hall N'l Bank, Boston,	500	710 62	500 00
50	Freeman's N'l Bank, Boston, .	5,000	5,012 50	5,000 00
60	Globe National Bank, Boston,	6,000	6,015 00	6,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	6,000 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,860 00	1,500 00
20	Howard Nat'l Bank, Boston, .	2,000	2,210 00	2,000 00
20	Lincoln Nat'l Bank, Boston, .	2,000	2,195 00	2,000 00
10	Merchants' N'l Bank, Boston, .	1,000	1,500 00	1,000 00
5	North National Bank, Boston,	500	696 25	500 00
90	N'l B'k of No. America, Boston,	9,000	11,227 50	9,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,700 00	10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,600 00	1,000 00
27	National Revere Bank, Boston,	2,700	2,868 75	2,700 00
25	Second Nat'l Bank, Boston,	2,500	4,631 25	2,500 00
40	Shoe & Leather N'l B'k, Boston,	4,000	3,720 00	4,000 00
5	Shawmut Nat'l Bank, Boston,	500	630 00	500 00
20	State National Bank, Boston, .	2,000	2,435 00	2,000 00
92	Suffolk National Bank, Boston,	9,200	9,775 00	9,200 00
71	Tremont Nat'l Bank, Boston, .	7,100	7,259 75	7,100 00
40	Nat'l Union Bank, Boston, .	4,000	5,610 00	4,000 00
20	Washington N'l Bank, Boston,	2,000	2,380 00	2,000 00
85	First National Bank, Lowell,	8,500	14,280 00	11,305 00
35	Merchants' Nat'l Bank, Lowell,	3,500	5,600 00	3,500 00
83	Old Lowell Nat'l Bank, Lowell,	8,300	10,458 00	10,375 00
135	Prescott Nat'l Bank, Lowell, .	13,500	20,925 00	16,740 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,750 00	8,700 00
		\$166,100	\$208,062 12	\$175,420 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$40,000	\$41,700 00	\$40,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,741 27	2½ per cent.	\$765,505 77	5 per cent.	\$123,650 00	6 per cent.
16,194 52	4 "	7,500 00	5½ "	30,000 00	6½ "
47,900 00	4½ "	20,000 00	5¾ "	1,000 00	7 "
219,650 00	4¾ "				

Amount invested in real estate for banking purposes,	\$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	56,420 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,665 40
Value, by books, of other real estate held or owned by foreclosure or otherwise,	30,500 00
Assessed value of the same,	21,650 00
Number of loans which are of an amount not exceeding \$3,000 each, 108	
Aggregate amount of the same,	177,725 00
Total number of loans upon real estate,	147
Amount of investments from which no income is received,	12,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	77,165 92
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	26,149 64
year ending Oct. 31, 1891, } 2 per cent., {	26,615 60
Number of accounts opened during the year ending Oct. 31, 1891, 1,295	
Number of accounts closed during the year ending Oct. 31, 1891, 1,209	
Total number of open accounts Oct. 31, 1891,	6,863
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	6,444 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	240,102 07
Number of same,	7,263
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	240,372 84
Number of same,	3,613
Date of examination by commissioner: April 6.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Artemas S. Tyler, Treasurer of the Lowell Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. F. COBURN, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Sewall G. Mack, President, and Frank P. Putnam, Arthur Staples, Charles Coburn, G. F. Penniman, John H. McAlvin and George S. Cheney, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS F. COBURN, *Justice of the Peace.*

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

CHARLES A. SAVORY, *President.*

GEORGE J. CARNEY, *Treasurer.*

GEORGE J. CARNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL KIDDER,

FREDERICK TAYLOR,

GEORGE S. MOTLEY,

CYRUS M. FISK,

JAMES W. B. SHAW,

GEORGE J. CARNEY.

Open for deposits every business day, 9 A.M. to 2 P. M., and Saturday evening, 7 to 9; for payments, Tuesday, Thursday, Saturday, 9 A.M. to 2 P.M.; and Saturday evening, 7 to 9.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$65,000 00	Deposits,	\$4,281,334 35
Bank stock as per schedule, .	170,500 00	Guaranty fund, .	211,016 33
Loans on bank stock,	72,275 00	Profit and loss account,	49,411 34
Real estate (for banking purposes),	20,334 06	Suspense account, .	30,274 37
Loans on real estate,	1,444,592 00	Asa D. Clark, estate, .	50 00
Loans on personal security, . .	976,200 00		
Loans to counties, cities or towns (notes),	1,476,100 00		
Deposits in banks, on interest, .	347,085 33		
	<u>\$4,572,086 39</u>		<u>\$4,572,086 39</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$22,000 00
Wamesit National Bank, Lowell,	87,000 00
Merchants' National Bank, Lowell,	238,085 33*

* Held pending arranging a large loan for city bonds.

Loans on Bank Stock, amount on each:—

On 453 shares Merchants' National Bank, Lowell,	\$40,000 00
On 100 shares Appleton National Bank, Lowell,	} 10,375 00
On 10 shares Prescott National Bank, Lowell,	
On 5 shares Third National Bank, Springfield,	
On 10 shares Merchants' National Bank, Lowell,	750 00
On 26 shares Railroad National Bank, Lowell,	650 00
On 16 shares Prescott National Bank, Lowell,	500 00
On 170 shares National Hide & Leather Bank, Boston,	} 20,000 00
On 55 shares Railroad National Bank, Lowell,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5s,	\$65,000	\$65,000 00	\$65,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
142	Columbian N'l Bank, Boston, .	\$14,200	\$15,123 00	\$14,200 00
174	National Eagle Bank, Boston, .	17,400	18,096 00	17,400 00
344	Merchants' N'l Bank, Boston, .	34,400	50,912 00	34,400 00
161	New England N'l B'k, Boston, .	16,100	26,001 50	16,100 00
473	Second National Bank, Boston, .	47,300	86,086 00	47,300 00
80	Merchants' N'l Bank, Lowell, .	8,000	12,000 00	8,000 00
160	First National Bank, Lowell, .	16,000	28,000 00	16,000 00
171	Railroad Nat'l Bank, Lowell, .	17,100	22,230 00	17,100 00
		\$170,500	\$258,448 50	\$170,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$260,085 33	2½ per cent.	\$1,196,950 00	4½ per cent.	\$18,000 00	5½ per cent.
6,000 00	3½ "	225,000 00	4¾ "	31,142 00	6 "
44,000 00	3¾ "	150,000 00	4½ "	200,000 00	6½ "
100,000 00	3⅞ "	865,350 00	5⅛ "	225,000 00	6¾ "
994,725 00	4 "				

Amount invested in real estate for banking purposes,	\$20,334 06
Estimated value of the same,	20,334 06
Assessed value of the same,	42,440 00
Net income received from same during year ending Oct. 31, 1891,	1,632 98
Number of loans which are of an amount not exceeding \$3,000 each,	78

Aggregate amount of the same,	\$130,742 00
Total number of loans upon real estate,	157
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	216,686 72
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	78,980 09
year ending Oct. 31, 1891, } 2 per cent., {	80,022 26
Number of accounts opened during the year ending Oct. 31, 1891,	2,229
Number of accounts closed during the year ending Oct. 31, 1891,	1,954
Total number of open accounts Oct. 31, 1891,	11,548
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	8,900 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	813,150 00
Number of same,	13,367
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	849,643 30
Number of same,	11,768
Date of examination by commissioner: September 24.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 6, 1891.

Personally appeared George J. Carney, Treasurer of the Lowell Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES E. GIBSON, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 6, 1891.

Personally appeared Charles A. Savory, President, and F. Nickerson, George S. Motley, Cyrus M. Fisk, A. St. John Chambre, Sam. Kidder, Frederick Bailey and D. B. Bartlett, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE J. CARNEY, *Justice of the Peace.*

LUDLOW SAVINGS BANK — LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 35.

CHAS. F. GROSVENOR, *President.*

GEORGE A. BIRNIE, *Treasurer.*

GEORGE A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. F. GROSVENOR,

W. S. COLWELL,

GEORGE D. GREEN,

E. E. FULLER,

M. D. L. TOWNE.

Open for business every business day, 10 A.M. to 12 M., 1 to 3 P.M.; also Friday,
7.30 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule	\$1,100 00	Deposits,	\$32,819 26
Railroad bonds as per schedule,	3,246 50	Guaranty fund,	126 82
Loans on real estate,	13,406 00	Interest account,	80 45
Loans on personal security,	7,180 00		
Deposit in bank, on interest,	1,744 60		
Safe and furniture,	200 00		
Cash on hand,	6,149 43		
	<u>\$33,026 53</u>		<u>\$33,026 53</u>

Cash on Deposit in Bank: —

Springfield Safe Deposit and Trust Company, Springfield, \$1,744 60

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City N'l Bank, Holyoke, Mass,	\$1,000 00	\$1,120 00	\$1,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Leeds & Farmington R.R. 6s,	\$1,000	\$1,135 00	\$1,144 00
Fitchburg R.R. 5s,	2,000	2,120 00	2,102 50
	\$3,000	\$3,255 00	\$3,246 50

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,744 60	4 per cent.	\$4,300 00	5½ per cent.	\$9,036 00	6 per cent.
7,250 00	5 "				

Number of loans which are of an amount not exceeding \$3,000 each, 41
 Aggregate amount of the same, \$20,586 00
 Total number of loans upon real estate, 24
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 1,272 75
 Times for the dividends fixed by the by-laws: April 1 and October 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 396 52
 year ending Oct. 31, 1891, } 2 per cent., { 482 11
 Number of accounts opened during the year ending Oct. 31, 1891, . 161
 Number of accounts closed during the year ending Oct. 31, 1891, . 72
 Total number of open accounts Oct. 31, 1891, 396
 Total expenses of the corporation for the year ending Oct. 31, 1891
 (exclusive of taxes), 94 35
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 25,904 15
 Number of same, 917
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 15,184 70
 Number of same, 295
 Date of examination by commissioner: May 25.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 6, 1891.

Personally appeared George A. Birnie, Treasurer of the Ludlow Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. M. BLISS, *Justice of the Peace.*

HAMPDEN, ss.

Dec. 15, 1891.

Personally appeared Charles F. Grosvenor, President, and M. H. Lyons, A. H. Halford, A. H. Bartlett, Geo. D. Green and E. E. Fuller, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. M. BLISS, *Justice of the Peace.*

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 77.

ROLLIN E. HARMON, *President.* HENRY E. NEWHALL, *Treasurer.*
 HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROLLIN E. HARMON, THOMAS B. NEWHALL,
 HENRY A. PEVEAR, CHARLES H. NEWHALL,
 RUFUS KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturday, 3 to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$228,000 00	Deposits,	\$2,652,468 44
Loans on public funds, . . .	199,000 00	Guaranty fund, . .	113,000 00
Bank stock as per schedule, .	188,097 97	Profit and loss ac-	
Loans on bank stock,	34,950 00	count,	116,631 66
Railroad bonds as per schedule,	78,000 00	Interest on mortgages	
Loans on railroad bonds, . . .	180,000 00	held as collateral, .	18 71
Loans on railroad stock, . . .	12,267 00		
Real estate (for banking pur-			
poses),	30,000 00		
Real estate by foreclosure, . .	1,363 62		
Loans on real estate,	1,244,731 81		
Loans on personal security, . .	544,665 00		
Loans to counties, cities or towns			
(notes),	37,000 00		
Deposits in banks, on interest, .	94,893 96		
Expense account,	2,487 00		
Tax titles,	362 64		
Cash on hand,	6,299 81		
	\$2,882,118 81		\$2,882,118 81

Cash on Deposit in Banks, amount in each :—

National City Bank, Lynn,	\$8,411 42
Merchants' National Bank, Boston,	1,582 12
Market National Bank, Boston,	45,047 17
Third National Bank, Boston,	9,327 58
National Bank of the Republic, Boston,	24,254 44
Traders' National Bank, Boston,	6,271 23

Loans on Public Funds, amount on each :—

On \$17,000 Keene, N. H., 4s,	\$45,000 00
On \$8,000 Fall River, Mass., 5s,	
On \$27,000 Holyoke, Mass., 4s,	
On \$5,000 Marblehead, Mass., 4s,	75,000 00
On \$72,000 Lynn, Mass., 4s,	
On \$10,000 Chicago, Ill., 4s,	

On \$11,000 Taunton, Mass., 4s,	\$11,000 00
On \$20,000 Bay City, Mich., 5s,	17,000 00
On \$42,000 Waterville, Me., 4s,	} 42,000 00
On \$3,000 Cambridge, Mass., 4s,	
On \$1,000 Walpole, Mass., 4s,	
On \$10,000 Plymouth County, Mass., 4s,	9,000 00

Loans on Bank Stock, amount on each :—

On 5 shares Lynn National Bank, Lynn,	\$500 00
On 2 shares Railroad National Bank, Lowell,	150 00
On 16 shares Central National Bank, Lynn,	} 1,200 00
On 7 shares National City Bank, Lynn,	
On 2 shares First National Bank, Lynn,	100 00
On 307 shares Massachusetts National Bank, Boston,	25,000 00
On 90 shares Old Colony Trust Company, Boston,	8,000 00

Loans on Railroad Bonds, amount on each :—

On \$40,000 Concord & Montreal R.R. 4s,	} \$80,000 00
On \$50,000 Boston & Maine R.R. 4s,	
On \$28,000 Upper Coos R.R. 4½s,	25,000 00
On \$50,000 Eastern R.R. 6s,	50,000 00
On \$14,500 Nashua & Rochester R.R. 5s,	} 25,000 00
On \$11,000 Portsmouth, Great Falls & Conway R.R. 4½s,	

Loan on Railroad Stock :—

On 100 shares Old Colony R.R.,	\$12,267 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s,	\$10,000	\$11,500 00	\$10,000 00
City of Boston, Mass., 6s,	9,000	9,210 00	9,000 00
of Chelsea, Mass., 6s,	2,000	2,100 00	2,000 00
of Cambridge, Mass., 6s,	6,000	6,260 00	6,000 00
of Cleveland, Ohio, 7s,	35,000	36,290 00	35,000 00
of Columbus, Ohio, 6s,	20,000	20,000 00	20,000 00*
of Chicago, Ill., 7s,	20,000	21,540 00	20,000 00
of Dayton, Ohio, 6s,	21,000	21,345 00	21,000 00
District of Columbia 7s,	15,000	18,450 00	15,000 00
City of East Saginaw, Mich., 5s,	5,000	5,000 00	5,000 00
of Fort Wayne, Ind., 6s,	15,000	16,575 00	15,000 00
Town of Framingham, Mass., 4s,	20,000	20,300 00	20,000 00
City of Grand Rapids, Mich., 4s,	5,000	4,900 00	5,000 00
of Lawrence, Mass., 6s,	3,000	3,112 50	3,000 00
of Manchester, N. H., 4s,	1,000	1,010 00	1,000 00
of Newton, Mass., 5s,	5,000	5,650 00	5,000 00
of Northampton, Mass., 6s,	3,000	3,007 50	3,000 00
of Pawtucket, R. I., 5s,	5,000	5,325 00	5,000 00
of Peoria, Ill., 4½s,	10,000	10,200 00	10,000 00
County of Strafford, N. H., 4s,	10,000	10,000 00	10,000 00
Town of Wakefield, Mass., 4s,	8,000	8,000 00	8,000 00
	\$228,000	\$239,775 00	\$228,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
306	National City Bank, Lynn, .	\$30,600	\$61,200 00	\$45,539 50
93	Central National Bank, Lynn,	9,300	14,880 00	11,863 97
61	First National Bank, Lynn, .	6,100	8,235 00	6,850 00
23	Nat'l Exchange Bank, Boston,	2,300	3,128 00	2,957 50
88	Globe National Bank, Boston,	8,800	8,800 00	7,920 00
253	N'l B'k of Redemption, Boston,	25,300	32,131 00	30,000 00
7	N'l Hide & Leather B'k, Boston,	700	868 00	682 50
69	Nat'l Revere Bank, Boston, .	6,900	7,314 00	6,900 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,250 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,395 00	1,500 00
154	Continental Nat'l B'k, Boston,	15,400	19,866 00	17,116 50
14	Boylston Nat'l Bank, Boston, .	1,400	1,806 00	1,400 00
17	Columbian Nat'l B'k, Boston, .	1,700	1,802 00	1,700 00
127	National Union Bank, Boston,	12,700	17,780 00	15,500 00
56	Blackstone N'l Bk, Boston, .	5,600	5,600 00	5,600 00
42	N'l B'k of the Republic, Boston,	4,200	6,762 00	4,200 00
127	Tremont Nat'l Bank, Boston,	12,700	12,954 00	12,700 00
30	North National Bank, Boston,	3,000	4,170 00	3,000 00
26	N'l B'k of No. America, Boston,	2,600	3,224 00	2,418 00
30	Winthrop N'l Bank, Boston, .	3,000	3,420 00	3,000 00
50	Georgetown N'l B'k, George- town,	5,000	5,250 00	5,000 00
		\$161,300	\$223,085 00	\$188,097 97

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R R. 7s,	\$13,000	\$13,630 00	\$13,000 00
Fitchburg R R. 7s,	9,000	9,360 00	9,000 00
Fitchburg R.R. 6s,	7,000	7,390 00	7,000 00
Fitchburg R R. 5s,	9,000	9,450 00	9,000 00
Old Colony R R. 6s,	7,000	7,470 00	7,000 00
Old Colony R.R. 7s,	23,000	24,150 00	23,000 00
Portland & Ogdensburg R R. 6s, .	10,000	11,100 00	10,000 00
		\$78,000	\$82,550 00
			\$78,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,582 12	1½ per cent.	\$75,000 00	4½ per cent.	\$1,217,391 81	5½ per cent.
41,993 44	2½ "	83,000 00	4¾ "	29,200 00	5¾ "
6,271 23	3 "	432,632 00	5 "	43,490 00	6 "
154,047 17	4 "	261,500 00	5¼ "	1,400 00	6½ "

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	32,100 00
Net income received from same during year ending Oct. 31, 1891,	2,249 77
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,363 62
Assessed value of the same,	19,250 00
Number of loans which are of an amount not exceeding \$3,000 each, 831	
Aggregate amount of the same,	825,314 81
Total number of loans upon real estate,	890
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	169,023 26
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	49,058 56
year ending Oct. 31, 1891, } 2 per cent., {	49,385 91
Number of accounts opened during the year ending Oct. 31, 1891,	2,892
Number of accounts closed during the year ending Oct. 31, 1891,	2,781
Total number of open accounts Oct. 31, 1891,	15,646
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	7,707 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	707,227 63
Number of same,	19,099
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	818,985 86
Number of same,	15,960
Date of examination by commissioner: February 26.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 14, 1891.

Personally appeared Henry E. Newhall, Treasurer of the Lynn Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ISRAEL A. NEWHALL, *Justice of the Peace.*

ESSEX, ss.

Nov. 16, 1891.

Personally appeared Rollin E. Harmon, President, and Thomas P. Nichols, Charles O. Breed, Micajah P. Clough, Charles H. Ingalls and Fred S. Pevear, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ISRAEL A. NEWHALL, *Justice of the Peace.*

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated June 20, 1826. Present number of corporators, 59.

PHILIP A. CHASE, *President.*

D. H. SWEETSER, *Treasurer.*

D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PHILIP A. CHASE,
WILLIAM BASSETT,

AMOS F. BREED,
JOSEPH B. BREED.

Open for business every business day, 9 A.M. to 1 P.M.; and Saturday, 2.30 to 5.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$594,200 00	Deposits,	\$3,047,648 26
Bank stock as per schedule, .	192,800 00	Guaranty fund, .	152,000 00
Loans on bank stock,	35,900 00	Profit and loss account,	194,961 90
Railroad bonds as per schedule, .	153,500 00		
Loan on railroad stock,	50,000 00		
Real estate (for banking purposes),	33,480 18		
Loans on real estate,	1,430,858 00		
Loans on personal security, . . .	644,000 00		
Loans to counties, cities or towns (notes),	162,166 67		
Deposits in banks, on interest, .	88,792 46		
Tax titles,	736 88		
Cash on hand,	8,175 97		
	\$3,394,610 16		\$3,394,610 16

Cash on Deposit in Banks, amount in each:—

First National Bank, Lynn,	\$87,102 53
National Hide and Leather Bank, Boston,	1,689 93

Loans on Bank Stock, amount on each:—

On 80 shares National City Bank, Lynn,	\$8,000 00
On 20 shares First National Bank, Lynn,	2,000 00
On 30 shares First National Bank, Lynn,	3,000 00
On 100 shares First National Bank, Lynn,	10,000 00
On 20 shares Central National Bank, Lynn,	} 12,000 00
On 100 shares First National Bank, Lynn,	
On 9 shares Lynn Safe Deposit and Trust Company, Lynn,	900 00

Loan on Railroad Stock:—

On 500 shares Boston & Maine R.R.,	\$50,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, .	\$5,000	\$5,000 00	\$5,000 00
City of Auburn, Me, 5s, .	500	500 00	500 00
of Boston, Mass., 3½s, .	25,000	24,500 00	25,000 00
of Boston, Mass., 4s, .	31,000	31,000 00	31,000 00
of Boston, Mass., 6s, .	16,000	16,900 00	16,000 00
Town of Beverly, Mass., 4s, .	10,000	10,000 00	10,000 00
City of Cleveland, Ohio, 6s and 7s, .	31,000	33,000 00	31,000 00
of Columbus, Ohio, 4s, .	10,000	10,000 00	10,000 00*
of Cambridge, Mass, 6s, .	10,000	11,800 00	10,000 00
of Concord, N. H., 6s, .	22,000	22,600 00	22,000 00
of Detroit, Mich., 7s, .	29,000	32,000 00	29,000 00
of Dayton, Ohio, 4s, .	25,000	25,000 00	25,000 00
of Fall River, Mass., 5s, .	25,000	25,500 00	25,000 00
of Fall River, Mass., 6s, .	7,000	7,420 00	7,000 00
of Fall River, Mass., 4s, .	5,000	5,000 00	5,000 00
of Fitchburg, Mass., 4s, .	10,000	10,000 00	10,000 00
County of Franklin, Me, 4s, .	7,000	7,000 00	7,000 00
City of Grand Rapids, Mich., 8s, .	28,500	30,500 00	28,500 00
County of Hampden, Mass, 3s, .	10,000	9,500 00	9,500 00
City of Lynn, Mass., 6s, .	1,000	1,080 00	1,000 00
of Lynn, Mass., 4s, .	68,400	68,400 00	68,400 00
of Lewiston, Me, 6s, .	10,000	11,600 00	10,000 00
Town of Melrose, Mass, 6s, .	20,000	20,300 00	20,000 00
City of Newburyport, Mass, 4s, .	10,000	10,000 00	10,000 00
of New Bedford, Mass., 6s, .	5,000	6,250 00	5,000 00
of New Haven, Conn., 7s, .	10,000	12,400 00	10,000 00
of Peoria, Ill, 4½s, .	20,000	20,500 00	20,000 00
Town of Peabody, Mass., 4s, .	20,000	20,000 00	20,000 00
City of Providence, R. I., 5s, .	14,000	14,980 00	14,000 00
of Providence, R. I., 6s, .	10,000	11,300 00	10,000 00
of Salem, Mass., 6s, .	2,000	2,200 00	2,000 00
of Somerville, Mass, 5½s, .	10,000	11,000 00	10,000 00
Town of Skowhegan, Me., 4s, .	12,800	12,800 00	12,800 00
District of Columbia 6s, .	29,500	33,400 00	29,500 00
City of Cambridge, Mass, 4s, .	25,000	25,000 00	25,000 00
of Nashua, N. H, 4s, .	20,000	20,000 00	20,000 00
	\$594,700	\$618,430 00	\$594,200 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	\$5,800	\$8,178 00	\$5,800 00
55	Blackstone Nat'l Bank, Boston,	5,500	5,500 00	5,500 00
89	Columbian Nat'l Bank, Boston,	8,900	9,523 00	8,900 00
45	Continental N'l Bank, Boston,	4,500	5,850 00	4,500 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Everett Nat'l Bank, Boston, .	\$5,400	\$5,562 00	\$5,400 00
55	Nat'l Exchange Bank, Boston,	5,500	7,480 00	5,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
25	First National Bank, Boston, .	2,500	6,000 00	2,500 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,710 00	1,500 00
25	Mt. Vernon N'l Bank, Boston,	2,500	3,450 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	4,182 00	3,400 00
59	New England N'l B'k, Boston,	5,900	9,676 00	5,900 00
118	N'l B'k of the Republic, Boston,	11,800	18,880 00	11,800 00
100	Nat'l Rockland Bank, Boston, .	10,000	15,300 00	10,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,520 00	2,000 00
75	Second National Bank, Boston,	7,500	13,875 00	7,500 00
92	National Union Bank, Boston,	9,200	12,880 00	9,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,200 00	5,000 00
430	First National Bank, Lynn, .	43,000	58,050 00	43,000 00
301	Central National Bank, Lynn,	30,100	48,160 00	30,100 00
213	National City Bank, Lynn, .	21,300	38,340 00	21,300 00
		\$192,800	\$282,816 00	\$192,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . . .	\$20,000	\$20,000 00	\$20,000 00
Boston & Albany R.R. 5s,	10,000	10,700 00	10,000 00
New York, Prov. & Boston R.R. 7s,	29,000	33,060 00	29,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,800 00	10,000 00
Boston & Maine R.R. 7s,	15,000	15,600 00	15,000 00
Eastern R.R. 6s,	11,500	13,915 00	11,500 00
Fitchburg R.R. 5s,	25,000	25,750 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	26,750 00	25,000 00
Old Colony R.R. 6s,	8,000	8,640 00	8,000 00
	\$153,500	\$165,215 00	\$153,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$88,792 46	3 per cent.	\$972,100 00	5 per cent.	\$25,000 00	5½ per cent.
57,666 67	4 "	2,500 00	5½ "	313,882 00	6 "
85,000 00	4½ "	648,776 00	5½ "	75,000 00	7 "
143,000 00	4¾ "				

Amount invested in real estate for banking purposes,	\$33,480 18
Estimated value of the same,	33,480 18
Assessed value of the same (land only),	15,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 420	
Aggregate amount of the same,	606,083 00
Total number of loans upon real estate,	540
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	84,284 86
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	55,340 84
year ending Oct. 31, 1891, } 2 per cent., {	55,582 06
Number of accounts opened during the year ending Oct. 31, 1891,	1,429
Number of accounts closed during the year ending Oct. 31, 1891,	1,423
Total number of open accounts Oct. 31, 1891,	9,341
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	7,814 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891;	616,734 85
Number of same,	9,350
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	685,031 65
Number of same,	9,676
Date of examination by commissioner: March 6.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 10, 1891.

Personally appeared D. H. Sweetser, Treasurer of the Lynn Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BENJ. E. PORTER, *Justice of the Peace.*

Essex, ss.

Nov. 10, 1891.

Personally appeared Philip A. Chase, President, and Eugene Barry, Warren M. Breed, John S. Bartlett, A. F. Breed and Charles W. Porter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJ. E. PORTER, *Justice of the Peace.*

MALDEN SAVINGS BANK—MALDEN.

Incorporated April 2, 1860. Present number of corporators, 39.

JAMES PIERCE, *President.*

FRANCIS A. SHOVE, *Treasurer.*

FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES PIERCE,

EVERETT J. STEVENS,

A. G. HILL,

J. P. HOLDEN,

A. F. SARGENT,

F. F. SILLIMAN.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturday, for deposits,
7 to 8.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$149,000 00	Deposits,	\$1,447,282 69
Loan on public funds, . . .	10,000 00	Guaranty fund, . .	38,500 00
Bank stock as per schedule, .	55,000 00	Interest account, .	4,530 65
Loan on bank stock,	500 00	Profit and loss ac-	
Loans on real estate,	780,083 38	count,	25,938 85
Loans on personal security, .	449,390 00		
Loans to counties, cities or towns			
(notes),	55,250 00		
Loans on depositors' books, .	250 00		
Deposits in banks, on interest, .	15,792 07		
Expense account,	380 32		
Cash on hand,	606 42		
	\$1,516,252 19		\$1,516,252 19

Cash on Deposit in Banks, amount in each:—

First National Bank, Malden,	\$11,971 46
National Exchange Bank, Boston,	3,820 61

Loan on Public Funds:—

On \$10,000 City of Malden 6s,	\$10,000 00
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Loan on Bank Stock:—

On 5 shares First National Bank, Malden,	\$500 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . .	\$5,000	\$6,300 00	\$5,000 00
of Fitchburg, Mass, 6s, . .	1,000	1,032 00	1,000 00
of Bangor, Me., 6s, . .	5,000	6,100 00	5,000 00
of Newton, Mass., 5s, . .	8,000	8,780 00	8,000 00
of Malden, Mass, 4s, . .	100,000	102,850 00	100,000 00
Town of Woburn, Mass., 6s, . .	10,000	10,100 00	10,000 00
of Brookline, Mass, 7s, . .	10,000	11,732 00	10,000 00
of Clinton, Mass., 4s, . .	10,000	10,000 00	10,000 00
	\$149,000	\$156,894 00	\$149,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	\$2,000	\$2,430 00	\$2,000 00
23	Atlantic Nat'l Bank, Boston, .	2,300	3,220 00	2,300 00
13	N'l B'k of Commerce, Boston,	1,300	1,665 63	1,300 00
25	Continental N'l Bank, Boston,	2,500	3,231 25	2,500 00
28	National Eagle Bank, Boston,	2,800	2,905 00	2,800 00
8	Eliot National Bank, Boston, .	800	976 00	800 00
73	Nat'l Exchange Bank, Boston,	7,300	9,982 75	7,300 00
15	First National Bank, Boston, .	1,500	3,615 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,480 00	2,000 00
10	Hamilton N'l Bank, Boston, .	1,000	1,200 00	1,000 00
11	Howard Nat'l Bank, Boston, .	1,100	1,215 50	1,100 00
30	Merchants' N'l Bank, Boston, .	3,000	4,500 00	3,000 00
12	N'l B'k of No. America, Boston,	1,200	1,497 00	1,200 00
14	North National Bank, Boston,	1,400	1,949 50	1,400 00
10	Old Boston N'l Bank, Boston,	1,000	1,182 50	1,000 00
55	N'l B'k of Redemption, Boston,	5,500	6,985 00	5,500 00
7	Nat'l Revere Bank, Boston, .	700	743 75	700 00
5	Nat'l Rockland Bank, Boston,	500	765 00	500 00
16	Shawmut Nat'l Bank, Boston,	1,600	2,016 00	1,600 00
47	State National Bank, Boston, .	4,700	5,728 13	4,700 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,022 50	1,000 00
68	First Nat'l Bank, Malden, .	6,800	10,200 00	6,800 00
5	Blackstone Nat'l Bank, Boston,	500	501 25	500 00
		\$55,000	\$72,511 76	\$55,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,792 07	2½ per cent.	\$20,000 00	4¼ per cent.	\$318,861 38	5½ per cent.
18,000 00	3¼ “	40,000 00	4½ “	523,637 00	6 “
9,500 00	3½ “	305,975 00	5 “	31,750 00	6½ “
27,750 00	4 “				

Number of loans which are of an amount not exceeding \$3,000 each,	421	
Aggregate amount of the same,		\$523,270 38
Total number of loans upon real estate,	448	
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1891,		77,762 80
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., 2 per cent.,	25,297 61 26,273 86
Number of accounts opened during the year ending Oct. 31, 1891,	1,173	
Number of accounts closed during the year ending Oct. 31, 1891,	726	
Total number of open accounts Oct. 31, 1891,	5,950	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		4,802 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		455,339 39
Number of same,	8,792	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		399,949 89
Number of same,	5,210	
Date of examination by commissioner: May 4.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 6, 1891.

Personally appeared Francis A. Shove, Treasurer of the Malden Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD P. KIMBALL, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 10, 1891.

Personally appeared James Pierce, President, and A. G. Hill, D. Ayers, A. F. Sargent, J. P. Holden, E. J. Stevens and F. F. Silliman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD P. KIMBALL, *Justice of the Peace.*

MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 61.

N. P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

EVERETT PAINE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. P. SANBORN,

HENRY A. POTTER,

WILLIAM REYNOLDS,

SAMUEL D. SMITH,

MOSES GILBERT.

Open for business every business day, 9 A.M. to 12 M., also Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$42,343 75	Deposits,	\$384,943 22
Bank stock as per schedule, .	55,897 54	Guaranty fund, .	8,829 78
Loans on bank stock,	4,800 00	Interest account, .	7,957 05
Railroad bonds as per schedule, .	43,229 37	Profit and loss account,	277 02
Real estate by foreclosure, .	20,064 08		
Loans on real estate,	110,850 00		
Loans on personal security, .	103,700 00		
Deposit in bank, on interest, .	19,242 64		
Expense account,	639 08		
Cash on hand,	1,240 61		
	<u>\$402,007 07</u>		<u>\$402,007 07</u>

Cash on Deposit in Bank : —

Marblehead National Bank, Marblehead, \$19,242 64

Loans on Bank Stock, amount on each : —

On 22 shares National Grand Bank, Marblehead,	}	\$4,300 00
On 21 shares Marblehead National Bank, Marblehead,		
On 5 shares Marblehead National Bank, Marblehead,		

500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marblehead, Mass, 4s, .	\$17,000	\$17,353 40	\$17,000 00
of Melrose, Mass., 7s, .	10,000	10,147 00	10,100 00
City of Bangor, Me., 6s, .	8,000	8,127 20	8,100 00
Town of Arlington, Mass., 6s, .	2,000	2,000 00	2,000 00
City of Cleveland, Ohio, 5s, .	5,000	5,195 30	5,143 75
	\$42,000	\$42,822 90	\$42,343 75

Detailed Statement of Public Funds.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
38	N'l Grand Bank, Marblehead,	\$3,800	\$4,560 00	\$4,639 15
17	Marblehead National Bank, Marblehead,	1,700	1,955 00	1,920 25
31	Boylston Nat'l Bank, Boston,	3,100	3,999 00	3,839 50
30	Blackstone Nat'l Bank, Boston,	3,000	3,000 00	3,485 00
25	Continental N'l Bank, Boston,	2,500	3,250 00	2,687 50
5	Hamilton Nat'l Bank, Boston,	500	600 00	591 25
9	Market Nat'l Bank, Boston, .	900	900 00	999 00
25	Merchants' N'l Bank, Boston,	2,500	3,737 50	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,760 00	2,505 20
25	North National Bank, Boston,	2,500	3,481 25	3,056 25
25	Shawmut Nat'l Bank, Boston,	2,500	3,150 00	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	1,953 00	2,366 25
56	State National Bank, Boston, .	5,600	6,818 00	6,048 45
19	N'l B'k of Commerce, Boston,	1,900	2,427 25	2,440 00
25	N'l B'k of No. America, Boston,	2,500	3,087 50	2,778 12
29	N'l B'k of Redemption, Boston,	2,900	3,683 00	4,067 25
24	N'l B'k of the Republic, Boston,	2,400	3,840 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	3,968 00	3,744 00
4	National Revere Bank, Boston,	400	424 00	442 75
8	Winthrop Nat'l Bank, Boston,	800	912 00	800 00
		\$46,800	\$58,505 50	\$55,897 54

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 7s, . . .	\$10,000	\$10,925 00	\$10,600 00
Boston & Lowell R.R. 4s, . . .	10,000	10,000 00	10,000 00
Fitchburg R R. 5s, . . .	5,000	5,441 50	5,000 00
Fitchburg R R. 4½s, . . .	5,000	5,056 00	5,000 00
Boston & Maine R R 7s, . . .	7,000	7,385 00	7,375 00
Maine Central R R. 4½s, . . .	5,000	5,254 37	5,254 37
	\$42,000	\$44,061 87	\$43,229 37

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,242 64	2 per cent.	\$59,150 00	5½ per cent.	\$5,000 00	6½ per cent.
7,000 00	4½ " "	78,240 00	6 " "	5,000 00	7 " "
59,960 00	5 " "	5,000 00	6¼ " "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$20,064 08
Assessed value of the same,	21,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,271 34
Number of loans which are of an amount not exceeding \$3,000 each, 70	
Aggregate amount of the same,	60,090 00
Total number of loans upon real estate,	76
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	16,936 97
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	6,650 59
year ending Oct. 31, 1891, } 2 per cent., {	6,984 19
Number of accounts opened during the year ending Oct. 31, 1891, . . .	315
Number of accounts closed during the year ending Oct. 31, 1891, . . .	225
Total number of open accounts Oct. 31, 1891,	1,806
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	683 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	76,347 44
Number of same,	1,753
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	64,556 45
Number of same,	1,224
Date of examination by commissioner: June 29.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 17, 1891..

Personally appeared William Gilley, Treasurer of the Marblehead Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILLIAM D. T. TREFRY, *Justice of the Peace.*

Essex, ss.

Nov. 18, 1891.

Personally appeared N. P. Sanborn, President, and Everett Paine, Samuel D. Smith, Benj. J. Lindsey, Henry A. Potter and John S. Martin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, STEPHEN C. FELTON, *Justice of the Peace.*

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 111.

S. HERBERT HOWE, *President.*

EDWARD R. ALLEY, *Treasurer.*

EDWARD R. ALLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

S. HERBERT HOWE,

LORIMAN S. BRIGHAM,

ALBE C. WEEKS,

WINSLOW M. WARREN,

WILLIAM D. BURDETT.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$263,100 00	Deposits,	\$1,455,689 64
Bank stock as per schedule, .	204,650 00	Guaranty fund, .	38,680 00
Loan on bank stock,	3,329 00	Interest account, .	9,566 55
Railroad bonds as per schedule,	97,500 00	Profit and loss ac-	
Loans on real estate,	845,890 00	count,	37,470 38
Loans on personal security, .	65,655 00		
Loans to counties, cities or towns			
(notes),	42,000 00		
Deposits in banks, on interest, .	17,958 76		
Expense account,	1,323 81		
	\$1,541,406 57		\$1,541,406 57

Cash on Deposit in Banks, amount in each :—

First National Bank, Marlborough,	\$10,401 95
People's National Bank, Marlborough,	7,556 81

Loan on Bank Stock :—

On 37 shares National Eagle Bank, Boston,	}	\$3,329 00
On 2 shares Winthrop National Bank, Boston,		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass, 6s, .	\$3,000	\$3,000 00	\$3,000 00
City of Boston, Mass, 4s, .	20,000	20,175 00	20,000 00
of Boston, Mass., 6s, .	11,000	13,090 00	11,000 00
of Cambridge, Mass, 6s, .	12,000	12,545 00	12,000 00
of Charlestown, Mass, 6s, .	4,000	4,020 00	4,000 00
Town of Clinton, Mass, 4s, .	9,000	9,115 00	9,000 00
City of Detroit, Mich, 4s, .	5,000	5,050 00	5,000 00
of Dover, N. H., 6s, .	4,400	4,466 00	4,400 00
of Fall River, Mass., 6s, .	15,000	15,462 50	15,000 00
of Fitchburg, Mass, 4s, .	3,000	3,000 00	3,000 00
of Keene, N. H., 4s, .	10,000	10,050 00	10,000 00
of Lewiston, Me., 5s, .	7,000	8,050 00	7,000 00
of Lowell, Mass, 4s, .	10,000	10,000 00	10,000 00
of Lynn, Mass., 6s, .	5,000	5,275 00	5,000 00
of Lynn, Mass., 4s, .	2,000	2,010 00	2,000 00
of Marlborough, Mass, 4s, .	42,000	42,430 00	42,200 00
of Malden, Mass., 4s, .	5,000	5,050 00	5,000 00
of Newton, Mass, 5s, .	2,000	2,260 00	2,000 00
of Newton, Mass, 4s, .	1,000	1,015 00	1,000 00
Town of Pawtucket, R. I., 5s, .	10,000	10,600 00	10,000 00
of Pawtucket, R. I., 4s, .	3,000	3,045 00	3,000 00
City of Providence, R. I., 5s, .	9,000	10,170 00	9,000 00
of Somerville, Mass., 5s, .	5,000	5,150 00	5,000 00
of Springfield, Mass, 7s, .	1,000	1,140 00	1,000 00
of Taunton, Mass., 6s, .	4,000	4,260 00	4,000 00
of Waltham, Mass, 4s., .	15,000	15,187 50	15,000 00
Town of Weymouth, Mass., 4s, .	5,000	5,070 00	5,000 00
of Wellesley, Mass., 4s, .	15,000	15,050 00	15,000 00
of Winchester, Mass, 4s, .	15,000	15,150 00	15,000 00
City of Worcester, Mass, 4s, .	5,500	5,500 00	5,550 00
of Worcester, Mass, 3½s, .	5,000	4,900 00	5,000 00
	\$262,900	\$271,286 00	\$263,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston, .	\$8,000	\$9,720 00	\$8,000 00
50	Blackstone N'l Bank, Boston,	5,000	5,000 00	5,000 00
50	Boston Nat'l Bank, Boston, .	5,000	5,600 00	5,000 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,548 00	1,200 00
88	Continental N'l Bank, Boston,	8,800	11,440 00	8,800 00
45	Eliot Nat'l Bank, Boston, .	4,500	5,490 00	4,500 00
62	Everett Nat'l Bank, Boston, .	6,200	6,417 00	6,200 00
70	Faneuil Hall N'l B'k, Boston,	7,000	9,940 00	7,000 00
40	Freeman's N'l Bank, Boston, .	4,000	4,000 00	4,000 00
50	Globe Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,000 00	2,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Howard Nat'l Bank, Boston, .	\$3,500	\$3,867 50	\$3,500 00
70	Manufacturers' N'l B'k, Boston,	7,000	7,105 00	7,000 00
50	Market Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,475 00	5,000 00
10	Mt Vernon N'l Bank, Boston,	1,000	1,380 00	1,000 00
50	National City Bank, Boston, .	5,000	4,800 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	1,912 50	1,500 00
76	Nat'l Eagle Bank, Boston, .	7,600	7,828 00	7,600 00
75	N'l Exchange Bank, Boston, .	7,500	10,200 00	7,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,860 00	1,500 00
64	N'l B'k of No. America, Boston,	6,400	7,504 00	6,400 00
42	N'l B'k of Redemption, Boston,	4,200	5,334 00	4,200 00
75	N'l B'k of the Republic, Boston,	7,500	12,000 00	7,500 00
60	Nat'l Revere Bank, Boston, .	6,000	6,360 00	6,000 00
25	Nat'l Union Bank, Boston, .	2,500	3,500 00	2,500 00
75	Nat'l Webster Bank, Boston, .	7,500	7,500 00	7,500 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,420 00	3,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,300 00	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,650 00	5,000 00
65	State National Bank, Boston, .	6,500	7,897 50	6,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,300 00	5,000 00
70	Third National Bank, Boston,	7,000	7,455 00	7,000 00
50	Traders' Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
80	Tremont Nat'l Bank, Boston, .	8,000	8,160 00	8,000 00
15	First National Bank, Clinton,	1,500	1,875 00	1,500 00
30	First National Bank, Lynn, .	3,000	4,050 00	3,000 00
82	First N'l Bank, Marlborough,	8,200	9,020 00	8,200 00
85	People's N'l B'k, Marlborough,	8,500	10,200 00	8,550 00
14	Newton Nat'l Bank, Newton,	1,400	1,120 00	1,400 00
16	City Nat'l Bank, Worcester, .	1,600	2,320 00	1,600 00
		\$204,600	\$237,548 50	\$204,650 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	\$3,000	\$3,150 00	\$3,000 00
Boston & Lowell R.R. 6s, . .	5,000	5,300 00	5,000 00
Boston & Lowell R.R. 7s, . .	2,000	2,010 00	2,000 00
Boston & Lowell R.R. 4s, . .	10,000	10,000 00	10,000 00
Boston & Maine R.R. 7s, . .	7,500	7,760 00	7,500 00
Boston & Providence R.R. 5s, .	5,000	5,050 00	5,000 00
Fitchburg R.R. 4½s,	20,000	19,800 00	20,000 00
Old Colony R.R. 6s,	2,000	2,130 00	2,000 00
Old Colony R.R. 4½s,	3,000	3,105 00	3,000 00
Old Colony R.R. 4s,	30,000	30,300 00	30,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	11,200 00	10,000 00
	\$97,500	\$99,805 00	\$97,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,958 76	2½ per cent.	\$23,329 00	4½ per cent.	\$29,858 00	5½ per cent.
47,000 00	4 “	307,500 00	5 “	549,187 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 565
 Aggregate amount of the same, \$514,350 00
 Total number of loans upon real estate, 614
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 77,840 39
 Times for the dividends fixed by the by-laws: third Wednesday in January and July.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 26,719 26
 year ending Oct. 31, 1891, } 2 per cent., { 27,319 02
 Number of accounts opened during the year ending Oct. 31, 1891, . 773
 Number of accounts closed during the year ending Oct. 31, 1891, . 729
 Total number of open accounts Oct. 31, 1891, 4,584
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes), 4,134 02
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 286,064 00
 Number of same, 3,847
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 305,989 06
 Number of same, 3,225
 Date of examination by commissioner: March 17.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared Edward R. Alley, Treasurer of the Marlborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERICK L. CLAFLIN, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 16, 1891.

Personally appeared L. S. Brigham, Vice-President, and W. D. Burdett, Winslow M. Warren, Benj. F. Greeley, William L. Morse and F. A. Coolidge, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FREDERICK L. CLAFLIN, *Justice of the Peace.*

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 30.

TIMOTHY MERRICK, *President.*

C. B. PRESCOTT, *Treasurer.*

E. W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY MERRICK,

J. S. WEBBER,

R. P. CRAFTS,

LEMUEL SEARS,

S. C. WELD.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$51,296 50	Deposits,	\$901,316 95
Loans on bank stock, . .	15,800 00	Guaranty fund, . .	21,325 00
Real estate by foreclosure, .	7,600 00	Interest account, . .	13,568 79
Loans on real estate, . . .	563,939 00	Profit and loss account,	11,768 32
Loans on personal security, .	259,400 00		
Loans on depositors' books, .	175 00		
Deposit in bank, on interest, .	40,837 86		
Expense account,	2,741 77		
Furniture and fixtures, . .	2,407 00		
Cash on hand,	3,781 93		
	<u>\$947,979 06</u>		<u>\$947,979 06</u>

Cash on Deposit in Bank:—

City National Bank, Holyoke, \$40,837 86

Loans on Bank Stock, amount on each:—

On 8 shares Chapin National Bank, Springfield,	}	\$8,900 00
On 68 shares Third National Bank, Springfield,		
On 13 shares Hadley Falls National Bank, Holyoke,		
On 8 shares Agawam National Bank, Springfield,		
		800 00

On 5 shares Springfield Safe Deposit and Trust Company, Springfield,	.	\$100 00
On 60 shares Home National Bank, Holyoke,	. . . . .	5,000 00
On 10 shares Home National Bank, Holyoke,	. . . . .
On 10 shares City National Bank, Holyoke,	. . . . .	1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	\$2,200	\$2,200 00	\$3,008 50
20	First Nat'l Bank, Springfield,	2,000	2,800 00	3,080 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	8,500 00
92	Hadley Falls N'l B'k, Holyoke,	9,200	15,640 00	14,710 00
3	Holyoke Nat'l Bank, Holyoke,	300	498 00	498 00
193	City National Bank, Holyoke,	19,300	21,230 00	21,500 00
		\$38,000	\$52,368 00	\$51,296 50

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,837 86	4 per cent.	\$831,039 00	5 per cent.	\$8,275 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,		\$7,600 00
Assessed value of the same,		5,960 00
Number of loans which are of an amount not exceeding \$3,000 each, 191		
Aggregate amount of the same,		246,614 00
Total number of loans upon real estate,	216	
Amount of investments from which no income is received,		3,008 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		44,954 18
Times for the dividends fixed by the by-laws: second Monday in May and November.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		16,457 25
year ending Oct. 31, 1891, } 2 per cent., {		16,666 43
Number of accounts opened during the year ending Oct. 31, 1891,	491	
Number of accounts closed during the year ending Oct. 31, 1891,	475	
Total number of open accounts Oct. 31, 1891,	2,544	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		4,959 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		246,674 00
Number of same,	3,894	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		262,962 77
Number of same,	2,467	
Date of examination by commissioner: February 9.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 9, 1891.

Personally appeared Charles B. Prescott, Treasurer of the Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. W. CHAPIN, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 9, 1891.

Personally appeared Timothy Merrick, President, and J. S. Webber, Lemuel Sears, G. H. Smith, James Connor, A. W. Esleeck, Edward C. Taft and S. C. Weld, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. W. CHAPIN, *Justice of the Peace.*

MECHANICS' SAVINGS BANK—LOWELL.

Incorporated March 1, 1861. Present number of corporators, 50.

JEREMIAH CLARK, *President.*

CHAS. C. HUTCHINSON, *Treasurer.*

CHAS. C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JACOB ROGERS,

JOHN DAVIS,

FRANCIS CARLL,

JAMES FRANCIS,

CHAS C. HUTCHINSON.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$253,650 00	Deposits,	\$2,067,497 45
Loans on bank stock,	39,300 00	Guaranty fund,	70,200 00
Railroad bonds as per schedule,	20,000 00	Interest account,	44,471 65
Loan on railroad bonds,	20,000 00	Rent account,	10,267 13
Railroad notes,	100,000 00	Suspense account,	5,086 03
Real estate (for banking purposes),	88,000 00		
Real estate by foreclosure,	58,000 00		
Loans on real estate,	925,605 00		
Loans on personal security,	638,360 00		
Deposits in banks, on interest,	42,259 79		
Expense account,	2,598 76		
Taxes,	1,014 00		
Cash on hand,	8,734 71		
	<hr/>		<hr/>
	\$2,197,522 26		\$2,197,522 26

Cash on Deposit in Banks, amount in each :—

Railroad National Bank, Lowell,	\$26,763 25
Old Lowell National Bank, Lowell,	2,000 00
Appleton National Bank, Lowell,	10,000 00
National Hide and Leather Bank, Boston,	3,496 54

Loans on Bank Stock, amount on each : —

On 25 shares Old Lowell National Bank, Lowell,	\$2,500 00
On 70 shares National Bank of the Commonwealth, Boston,	} 10,000 00
On 20 shares Metropolitan National Bank, Boston,	
On 10 shares Railroad National Bank, Lowell,	
On 20 shares Merchants' National Bank, Lowell,	2,000 00
On 150 shares National Hide and Leather Bank, Boston,	} 23,500 00
On 85 shares Railroad National Bank, Lowell,	
On 3 shares First National Bank, Lowell,	} 1,000 00
On 8 shares Railroad National Bank, Lowell,	
On 3 shares Old Lowell National Bank, Lowell,	
	300 00

Loan on Railroad Bonds : —

On \$20,000 Lowell & Lawrence R.R.,	\$20,000 00
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Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston, .	\$10,600	\$12,879 00	\$11,660 00
99	Blackstone Nat'l Bank, Boston,	9,900	9,924 75	9,900 00
63	Boston National Bank, Boston,	6,300	7,087 50	7,056 00
9	National City Bank, Boston, .	900	870 75	900 00
45	N'l Bank of Commerce, Boston,	4,500	5,765 62	5,040 00
40	National Eagle Bank, Boston,	4,000	4,120 00	4,000 00
25	Eliot National Bank, Boston, .	2,500	3,050 00	2,500 00
90	Everett Nat'l Bank, Boston, .	9,000	9,315 00	9,000 00
8	First National Bank, Boston, .	800	1,928 00	800 00
65	Hamilton Nat'l Bank, Boston,	6,500	7,800 00	8,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	24,800 00	21,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,436 50	1,300 00
265	Merchants' Nat'l Bank, Boston,	26,500	39,750 00	36,800 00
100	Metropolitan N'l Bank, Boston,	10,000	9,037 50	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,380 00	1,000 00
105	New England N'l B'k, Boston,	10,500	17,220 00	15,500 00
43	North National Bank, Boston,	4,300	5,982 38	5,160 00
37	N'l B'k of No. America, Boston,	3,700	4,615 75	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	35,687 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	13,280 00	9,960 00
160	Nat'l Revere Bank, Boston, .	16,000	17,000 00	19,200 00
20	Second Nat'l Bank, Boston, .	2,000	3,705 00	2,500 00
39	Shawmut Nat'l Bank, Boston,	3,900	4,914 00	4,290 00
7	Traders' Nat'l Bank, Boston, .	700	700 00	760 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
28	Collateral Loan Co. Boston, .	2,800	3,360 00	2,800 00
30	Bay State N'l Bank, Lawrence,	2,250	3,900 00	2,250 00
117	Railroad Nat'l Bank, Lowell, .	11,700	15,210 00	13,839 00
68	First National Bank, Malden, .	6,800	9,860 00	7,480 00
		\$219,850	\$279,578 75	\$253,650 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$17,000	\$18,020 00	\$17,000 00
Salem & Lowell R.R. 6s, . . .	2,000	2,240 00	2,000 00
Boston & Lowell R.R. 7s, . . .	1,000	1,020 00	1,000 00
	\$20,000	\$21,280 00	\$20,000 00

Total Amount of Loans with Each Specified Rate of Interest.

*Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,259 79	2½ per cent.	\$55,000 00	4¾ per cent.	\$92,500 00	5½ per cent.
2,000 00	3 “	1,122,405 00	5 “	166,700 00	6 “
18,000 00	4 “	50,000 00	5¼ “	3,400 00	7 “
225,260 00	4½ “				

Amount invested in real estate for banking purposes,	\$88,000 00
Estimated value of the same,	80,000 00
Assessed value of the same,	65,000 00
Net income received from same during year ending Oct. 31, 1891, . .	3,559 50
Value, by books, of other real estate held or owned by foreclosure or otherwise,	58,000 00
Assessed value of the same,	52,300 00
Net income received from same during year ending Oct. 31, 1891, . .	1,927 79
Number of loans which are of an amount not exceeding \$3,000 each, 347	
Aggregate amount of the same,	434,340 00
Total number of loans upon real estate,	406
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	104,213 85
Times for the dividends fixed by the by-laws: first Saturday in June and December.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	38,421 26
year ending Oct. 31, 1891, } 2 per cent., {	39,121 58
Number of accounts opened during the year ending Oct. 31, 1891, . .	783
Number of accounts closed during the year ending Oct. 31, 1891, . .	646
Total number of open accounts Oct. 31, 1891,	5,088
Total expenses of the corporation for the year ending Oct. 31, 1891, exclusive of taxes,	6,485 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	365,806 04
Number of same,	4,482
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	375,275 05
Number of same,	3,496
Date of examination by commissioner: September 24.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 11, 1891.

Personally appeared Chas. C. Hutchinson, Treasurer of the Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM F. HILLS, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 11, 1891.

Personally appeared Jeremiah Clark, President, and Jacob Rogers, James Francis, Francis Carll, Julian V. Keyes and William G. Ward, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM F. HILLS, *Justice of the Peace.*

MECHANICS' SAVINGS BANK—READING.

Incorporated March 20, 1891. Present number of corporators, 12.

JASON W. RICHARDSON, *President.*

LEWIS M. BANCROFT, *Treasurer.*

EDGAR N. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JASON W. RICHARDSON,

WILLIAM A. LANG,

WENDELL BANCROFT.

Open for business every business day, 8.30 to 11 A.M., 2.30 to 4 P.M.; Saturday,
7.30 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$1,010 00	Deposits, . . .	\$4,333 43
Railroad bonds as per schedule, .	1,055 00	Interest account, .	3 94
Loans on real estate,	1,780 00		
Deposit in bank, not on interest, .	377 94		
Expense account,	2 50		
Cash on hand,	111 93		
	<u>\$4,337 37</u>		<u>\$4,337 37</u>

Cash on Deposit in Bank :—

First National Bank, Reading, \$377 94

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Reading,	\$1,000	\$1,010 00	\$1,010 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 7s,	\$1,000	\$1,055 00	\$1,055 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,780 00	6 per cent.	—	—	—	—

Number of loans which are of an amount not exceeding \$3,000 each, .	2	
Aggregate amount of the same,		\$1,780 00
Total number of loans upon real estate,	2	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		9 00
Times for the dividends fixed by the by-laws: second Saturday in June and December.		
Number of accounts opened during the year ending Oct. 31, 1891,	50	
Number of accounts closed during the year ending Oct. 31, 1891, .	4	
Total number of open accounts Oct. 31, 1891,	46	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		5,358 43
Number of same,	85	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		1,025 00
Number of same,	14	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 19, 1891.

Personally appeared Lewis M. Bancroft, Treasurer of the Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM H. WILLIS, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 19, 1891.

Personally appeared Jason W. Richardson, President, and Wendell Bancroft, William A. Lang, George H. Atkinson, Moses E. Nichols and Rufus C. Eames, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM H. WILLIS, *Justice of the Peace.*

MEDFORD SAVINGS BANK—MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 71.

DANIEL W. LAWRENCE, *President.*

CHARLES B. BUSS, *Treasurer.*

J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL W. LAWRENCE,

DANIEL A. GLEASON,

BENJ. F. HAYES,

FRANCIS E. FOSTER,

CHARLES M. BARRETT.

Open for business every business day, 8 to 11 A.M., 3 to 6 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$98,160 00	Deposits,	\$845,268 74
Bank stock as per schedule, .	32,850 00	Guaranty fund, . .	21,400 00
Railroad bonds as per schedule, .	50,375 00	Interest account, .	20,184 77
Real estate (for banking purposes),	24,000 00	Profit and loss account,	5,703 50
Loans on real estate,	448,450 00		
Loans on personal security, . .	183,050 00		
Loans to counties, cities or towns (notes),	30,000 00		
Deposits in banks, on interest, .	18,188 74		
Safe, furniture and fixtures, .	3,500 00		
Cash on hand,	3,983 27		
	<u>\$892,557 01</u>		<u>\$892,557 01</u>

Cash on Deposit in Banks, amount in each :—

National Exchange Bank, Boston,	\$9,940 18
National Bank of Commerce, Boston,	8,248 56

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . . .	\$14,500	\$14,500 00	\$14,500 00
of Lynn, Mass, 5s, . . .	5,000	5,550 00	5,000 00
of Fall River, Mass, 6s, . . .	3,000	3,660 00	3,660 00
Town of Melrose, Mass., 7s, . . .	7,000	7,140 00	7,000 00
of Natick, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Medford, Mass, 6s, . . .	3,000	3,150 00	3,000 00
of Medford, Mass., 4s, . . .	25,000	25,000 00	25,000 00
of Wellesley, Mass, 4s, . . .	15,000	15,000 00	15,000 00
of Hartland, Me., 4½s, . . .	12,000	12,000 00	12,000 00*
District of Columbia 6s, . . .	8,000	8,040 00	8,000 00
	\$97,500	\$99,040 00	\$98,160 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	N'l B'k of Commerce, Boston,	\$1,200	\$1,533 00	\$1,200 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,800 00	1,500 00
33	Blackstone N'l Bank, Boston,	3,300	3,300 00	3,300 00
4	Nat'l Revere Bank, Boston, .	400	424 00	400 00
10	National Eagle Bank, Boston,	1,000	1,030 00	1,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,400 00	1,500 00
20	Nat'l Bank of the Common- wealth, Boston, . . .	2,000	3,705 00	2,000 00
25	Monument N'l Bank, Boston,	2,500	5,750 00	3,750 00
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,480 00	2,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
25	Boston National Bank, Boston,	2,500	2,800 00	2,500 00
20	North Nat'l Bank, Boston, .	2,000	2,780 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,380 00	1,200 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,650 00	2,500 00
15	Continental N'l Bank, Boston,	1,500	1,957 50	1,500 00
20	Commercial N'l Bank, Boston,	2,000	1,920 00	2,000 00
25	Central National Bank, Lynn,	2,500	4,000 00	2,500 00
		\$31,600	\$41,909 50	\$32,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$5,000	\$5,300 00	\$5,375 00
Conn. & Pass. Rivers R.R. 7s,	5,000	5,175 00	5,000 00
Fitchburg R.R. 4s,	10,000	9,600 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,250 00	25,000 00
Portland & Kennebec R.R. 6s,	5,000	5,250 00	5,000 00
	\$50,000	\$50,575 00	\$50,375 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,248 56	2½ per cent.	\$41,000 00	5¼ per cent.	\$390,250 00	6 per cent.
9,940 18	3 "	51,900 00	5½ "	10,000 00	7 "
168,350 00	5 "				

Amount invested in real estate for banking purposes,	\$24,000 00
Estimated value of the same,	24,000 00
Assessed value of the same,	17,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 277	
Aggregate amount of the same,	343,000 00
Total number of loans upon real estate, 277	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	42,337 78
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1891, } 2 per cent., {	14,312 04 14,876 52
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1891, 1 per cent.,	6,221 30
Number of accounts opened during the year ending Oct. 31, 1891,	553
Number of accounts closed during the year ending Oct. 31, 1891,	279
Total number of open accounts Oct. 31, 1891,	2,867
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex- clusive of taxes),	2,870 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	222,564 00
Number of same,	3,691
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	182,544 03
Number of same,	2,174
Date of examination by commissioner: January 30.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 13, 1891.

Personally appeared Charles B. Buss, Treasurer of the Medford Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DANIEL A. GLEASON, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 13, 1891.

Personally appeared Daniel W. Lawrence, President; and Rosewell B. Lawrence, B. C. Leonard, J. G. Waite and C. M. Barrett, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief, and N. P. Hallowell, who made solemn affirmation thereto.

Before me,

DANIEL A. GLEASON, *Justice of the Peace.*

MEDWAY SAVINGS BANK—MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 37.

MILTON M. FISHER, *President.*
FREDERICK L. FISHER, *Clerk of the Corporation.*

FREDERICK L. FISHER, *Treasurer.*

Names of committee charged with the investment of its funds:

M. M. FISHER,
A. M. B. FULLER,
WALES KIMBALL,

SUMNER ROBBINS,
S. G. CLARK,
W. H. CARY.

Open for business every business day, 9 A.M. to 12 M., 2 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$14,939 50	Deposits,	\$233,005 76
Bank stock as per schedule, .	32,721 59	Guaranty fund, .	10,303 82
Loans on bank stock,	1,300 00	Interest account, .	4,631 56
Railroad bonds as per schedule,	27,928 75		
Real estate by foreclosure, .	3,832 01		
Loans on real estate,	118,386 31		
Loans on personal security, .	39,480 58		
Loans to counties, cities or towns			
(notes),	6,500 00		
Loans on depositors' books, .	100 00		
Deposits in banks, on interest, .	1,625 38		
Cash on hand,	1,127 02		
	\$247,941 14		\$247,941 14

Cash on Deposit in Banks, amount in each :—

Howard National Bank, Boston, \$42 09

Central National Bank, Boston, 1,583 29

Loans on Bank Stock, amount on each :—

On 10 shares Appleton National Bank, Lowell, \$1,000 00

On 5 shares Dedham National Bank, Dedham, 300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$1,000	\$1,018 33	\$1,110 00
of Cleveland, Ohio, 6s, . .	1,000	1,055 00	1,065 00
of Detroit, Mich., 6s, . .	1,000	1,235 00	1,205 00
of Grand Rapids, Mich., 5s, .	2,000	2,183 00	2,152 00
of Keene, N. H., 6s, . .	500	527 50	530 00
of Springfield, Ohio, 5s, . .	3,000	3,225 00	3,357 50
of Fort Wayne, Ind., 6s, . .	2,000	2,230 00	2,281 25
Town of Hyde Park, Ill., 7s, . .	3,000	3,250 00	3,238 75
	\$13,500	\$14,723 83	\$14,939 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas Nat'l Bank, Boston, . .	\$600	\$729 00	\$720 00
18	Boston Nat'l Bank, Boston, . .	1,800	2,016 00	2,534 25
60	Central Nat'l Bank, Boston, . .	6,000	8,520 00	6,000 00
30	First Ward N'l Bank, Boston, .	3,000	3,900 00	3,075 00
15	N'l Hide & Leather B'k, Boston, .	1,500	1,860 00	1,905 00
10	Howard Nat'l Bank, Boston, . .	1,000	1,105 00	1,100 00
10	Market National Bank, Boston, .	1,000	1,000 00	1,030 00
25	Manufacturers' N'l B'k, Boston, .	2,500	2,543 75	2,542 50
15	Mt. Vernon Nat'l Bank, Boston, .	1,500	2,070 00	1,623 75
20	National Revere Bank, Boston, .	2,000	2,120 00	2,543 56
20	Shawmut Nat'l Bank, Boston, . .	2,000	2,550 00	2,395 53
12	Winthrop Nat'l Bank, Boston, . .	1,200	1,368 00	1,350 00
20	Dedham Nat'l Bank, Dedham, . .	2,000	2,100 00	2,000 00
17	Franklin N'l Bank, Franklin, . .	1,700	1,870 00	1,972 00
20	Holliston N'l Bank, Holliston, .	2,000	2,200 00	2,000 00
	So. Framingham Nat'l Bank, South Framingham,* . .	20	20 00	20 00
3	Wrentham N'l B'k, Wrentham, . .	210	240 00	210 00
		\$30,030	\$36,211 75	\$32,721 59

* This bank is in process of liquidation, and has paid 99 per cent. to stockholders.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$2,000	\$2,233 00	\$2,185 00
Boston & Lowell R R 4s, . . .	3,000	3,050 00	3,036 00
Boston & Maine R R. 7s, . . .	2,500	2,650 00	2,673 75
Concord & Montreal R R. 4s, . .	2,000	2,053 33	2,059 00
Fitchburg R R. 6s,	2,000	2,130 00	2,150 00
Leeds & Farmington R.R. 6s, . .	2,000	2,160 00	2,105 00
Lowell & Lawrence R.R. 6s, . . .	1,000	1,090 00	1,071 00
Maine Central R R 6s,	2,000	2,250 00	2,250 00
Nashua & Lowell R.R. 6s,	1,000	1,045 00	1,030 00
Newport & Richford R.R. 5s, . . .	2,000	2,133 00	2,200 00*
Old Colony R R. 6s,	2,000	2,190 00	2,150 00
Portland & Kennebec R R 6s, . . .	1,000	1,050 00	1,066 00
Portland and Ogdensburg R.R. 6s, .	2,000	2,280 00	2,305 00
Salem & Lowell R R 6s,	500	552 50	540 50
Vermont and Massachusetts R.R. 5s,	1,000	1,055 00	1,107 50
	\$26,000	\$27,921 83	\$27,928 75

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,583 29 42 09	2 per cent. 2½ "	\$2,500 00 34,305 85	4 per cent. 5 "	\$2,000 00 126,961 04	5½ per cent. 6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,832 01
Assessed value of the same,	4,425 00
Net income received from same during year ending Oct. 31, 1891, . . .	103 18
Number of loans which are of an amount not exceeding \$3,000 each, 236	
Aggregate amount of the same,	145,966 89
Total number of loans upon real estate,	157
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	13,372 10
Times for the dividends fixed by the by-laws: June 1 and December 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	4,361 74
year ending Oct. 31, 1891, } 2 per cent., {	4,466 24
Number of accounts opened during the year ending Oct. 31, 1891, 120	
Number of accounts closed during the year ending Oct. 31, 1891, 105	
Total number of open accounts Oct. 31, 1891,	1,033
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu- sive of taxes),	847 22

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$138,128 93
Number of same,	1,244
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	145,809 35
Number of same,	1,142

Date of examination by commissioner: January 20.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 17, 1891.

Personally appeared Frederick L. Fisher, Treasurer of the Medway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY E. MASON, *Justice of the Peace.*

NORFOLK, ss.

Nov. 20, 1891.

Personally appeared Milton M. Fisher, President, and E. C. Wilson, Archibald Park, J. B. Hopkins, S. G. Clark and William H. Cary, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY E. MASON, *Justice of the Peace.*

MELROSE SAVINGS BANK—MELROSE.

Incorporated April 5, 1872. Present number of corporators, 25.

DANIEL RUSSELL, *President.*E. H. Goss, *Treasurer.*

JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE NEWHALL,DANIEL NORTON,

SETH E. BENSON.

Open for business every business day, 2 to 5 P.M. ; also Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$75,000 00	Deposits,	\$440,433 80
Bank stock as per schedule, .	7,200 00	Guaranty fund, . . .	6,891 33
Loan on bank stock,	1,800 00	Interest account, . .	18,182 64
Loans on real estate,	301,298 00		
Loans on personal security, . .	11,071 92		
Loans to counties, cities or towns			
(notes),	58,000 00		
Deposit in bank, on interest, .	9,100 54		
Cash on hand,	2,037 31		
	\$465,507 77		\$465,507 77

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston, \$8,937 35

Everett National Bank, Boston, 103 66

Maverick National Bank, Boston, 59 53

Loan on Bank Stock :—

On 10 shares Third National Bank, Boston, }

On 6 shares Winthrop National Bank, Boston, }

On 5 shares Market National Bank, Boston, }

\$1,800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$7,000	\$7,123 00	\$7,000 00
of Brockton, Mass, 5s, . .	8,000	9,300 00	8,000 00
Town of Clinton, Mass., 4s, . .	6,000	6,021 00	6,000 00
City of Columbus, Ohio, 4s, . .	5,000	4,825 00	5,000 00*
of Dover, N. H., 6s, . .	3,000	3,063 00	3,000 00
of Portland, Me., 6s, . .	5,000	6,050 00	5,000 00*
of Portsmouth, N. H., 6s, . .	1,000	1,022 00	1,000 00*
Town of Melrose, Mass, 4s, . .	39,000	39,975 00	39,000 00
of Melrose, Mass., 7s, . .	1,000	1,015 00	1,000 00
	\$75,000	\$78,394 00	\$75,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett Nat'l Bank, Boston, .	\$2,700	\$2,794 50	\$2,700 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,500 00	4,500 00
		\$7,200	\$7,294 50	\$7,200 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,100 54	2½ per cent.	\$48,000 00	4 per cent.	\$313,069 92	6 per cent.
10,000 00	3½ “	1,100 00	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 235
 Aggregate amount of the same, \$270,589 92
 Total number of loans upon real estate, 228
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 21,128 02
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 6,911 34
 year ending Oct. 31, 1891, } 2 per cent., { 7,340 00
 Number of accounts opened during the year ending Oct. 31, 1891, . 581
 Number of accounts closed during the year ending Oct. 31, 1891, . 304
 Total number of open accounts Oct. 31, 1891, 2,499

Total expenses of the corporation for the year ending Oct. 21, 1891 (exclusive of taxes),	\$2,039 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	196,352 49
Number of same,	3,764
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	158,055 16
Number of same,	2,241
Date of examination by commissioner: May 8.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 12, 1891.

Personally appeared E. H. Goss, Treasurer of the Melrose Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN LARRABEE, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 12, 1891.

Personally appeared Daniel Russell, President, and John Larrabee, Moses S. Page, Geo. Newhall, Seth E. Benson and Samuel S. Bugbee, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JEREMIAH L. HANAFORD, *Justice of the Peace.*

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 47.

WILLIAM H. HASKELL, *President.*

DANIEL J. POORE, *Treasurer.*

O. E. LITTLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. HASKELL,

OTIS W. LITTLE,

JOHN L. MERRILL.

Open for business every business day, except Saturday, 8.30 A M. to 12 M., 1.30 to 3 P.M.;
Saturday, 8.30 A M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$20,000 00	Deposits,	\$450,049 09
Loan on public funds, . . .	250 00	Guaranty fund, . .	18,150 27
Bank stock as per schedule, .	8,500 00	Profit and loss ac-	
Loans on bank stock,	6,200 00	count,	2,622 79
Railroad bonds as per schedule,	41,700 00		
Loan on railroad stock, . . .	700 00		
Real estate by foreclosure, . .	2,209 95		
Loans on real estate,	230,372 00		
Loans on personal security, . .	97,240 18		
Loans to counties, cities or towns			
(notes),	3,650 00		
Deposits in banks, on interest, .	59,000 00		
Deposit in bank, not on interest,	1,000 02		
	\$470,822 15		\$470,822 15

Cash on Deposit in Banks, amount in each :—

Essex National Bank, Haverhill,	\$10,000 00
Second National Bank, Haverhill,	10,000 00
Amesbury National Bank, Haverhill,	10,000 00
Pemberton National Bank, Lawrence,	20,000 00
First National Bank, Merrimac,	10,000 02

Loan on Public Funds : —

On \$500 City of Ellsworth, Me., \$250 00

Loans on Bank Stock, amount on each : —

On 5 shares Haverhill National Bank, Haverhill, \$400 00
 On 18 shares First National Bank, Merrimac, 1,800 00
 On 5 shares Merrimac National Bank, Haverhill, 350 00
 On 10 shares First National Bank, Merrimac, 1,000 00
 On 20 shares First National Bank, Merrimac, 2,000 00
 On 10 shares First National Bank, Merrimac, 650 00

Loan on Railroad Stock : —

On 11 shares Boston & Maine R.R., \$700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marlborough, Mass., 4s, .	\$12,000	\$12,217 20	\$12,000 00
City of Dayton, Ohio, 4s, .	8,000	7,900 00	8,000 00
	\$20,000	\$20,117 20	\$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
72	First Nat'l Bank, Merrimac, .	\$7,200	\$9,260 00	\$7,200 00
8	Powow River National Bank, Amesbury,	800	1,160 00	800 00
10	Ocean N'l B'k, Newburyport,	500	650 00	500 00
		\$8,500	\$11,070 00	\$8,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
West Amesbury Branch R.R. 7s, .	\$11,700	\$11,992 00	\$11,700 00
Fitchburg R.R. 4s,	15,000	14,640 00	15,000 00
Boston & Lowell R. R. 4s, . . .	5,000	5,000 00	5,000 00
Boston & Maine R.R. 7s,	10,000	10,300 00	10,000 00
	\$41,700	\$41,932 00	\$41,700 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,650 00	4 per cent.	\$137,170 87	5 per cent.	\$218,141 31	6 per cent.
9,000 00	4½ "	22,200 00	5½ "	7,250 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise, \$2,209 95
 Assessed value of the same, 1,850 00
 Number of loans which are of an amount not exceeding \$3,000 each, 184
 Aggregate amount of the same, 166,206 78
 Total number of loans upon real estate, 175
 Amount of investments from which no income is received, 10,517 59
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 24,057 37
 Times for the dividends fixed by the by-laws: third Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 8,457 94
 year ending Oct. 31, 1891, } 2 per cent., { 8,547 18
 Number of accounts opened during the year ending Oct. 31, 1891, . 151
 Number of accounts closed during the year ending Oct. 31, 1891, . 114
 Total number of open accounts Oct. 31, 1891, 1,409
 Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 1,590 08
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 52,772 95
 Number of same, 789
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 50,135 21
 Number of same, 659
 Date of examination by commissioner: September 3.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 20, 1891.

Personally appeared Daniel J. Poore, Treasurer of the Merrimac Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

OTIS E. LITTLE, *Notary Public.*

ESSEX, ss.

Nov. 20, 1891.

Personally appeared William H. Haskell, President, and O. W. Little, Geo. E. Ricker, J. A. Lancaster, Geo. O. Goodwin, D. J. Poore and B. F. Sargent, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

OTIS E. LITTLE, *Notary Public.*

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 28.

J. G. PEABODY, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. G. PEABODY,

FRANCIS JEWETT.

R. G. BARTLETT,

H. C. HOWE.

C. F. VARNUM.

C. E. ADAMS.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M., 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$59,771 50	Deposits,	\$1,061,804 04
Loans on bank stock,	3,000 00	Guaranty fund,	21,400 00
Railroad bonds as per schedule,	30,000 00	Interest account,	39,333 69
Loan on railroad bonds,	25,000 00		
Loans on real estate,	612,670 22		
Loans on personal security,	371,500 00		
Deposit in bank, on interest,	19,435 79		
Cash on hand,	1,160 22		
	<u>\$1,122,537 73</u>		<u>\$1,122,537 73</u>

Cash on Deposit in Bank :—

Wamesit National Bank, Lowell,	\$19,435 79
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Loans on Bank Stock, amount on each :—

On 20 shares Wamesit National Bank, Lowell,	\$2,000 00
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On 13 shares Wamesit National Bank, Lowell,	1,000 00
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Loan on Railroad Bonds:—

On \$30,000 Hereford R.R. (guaranteed by Maine Central R.R.), . . . \$25,000 00*

* This illegal loan has since been paid.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas National Bank, Boston,	\$4,000	\$4,860 00	\$4,000 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,415 00	1,000 00
25	Blackstone Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
50	Boston National Bank, Boston,	5,000	5,600 00	5,000 00
20	Eliot National Bank, Boston, .	2,000	2,440 00	2,405 00
23	Fourth Nat'l Bank, Boston, .	2,300	2,852 00	2,300 00
20	Globe National Bank, Boston,	2,000	2,000 00	2,000 00
9	Hamilton Nat'l Bank, Boston,	900	1,080 00	900 00
34	N'l Hide & Leather B'k, Boston,	3,400	4,216 00	3,400 00
20	Howard Nat'l Bank, Boston, .	2,000	2,210 00	2,000 00
40	Metropolitan N'l B'k, Boston,	4,000	3,600 00	4,000 00
9	North National Bank, Boston,	900	1,251 00	900 00
3	N'l B'k of No. America, Boston,	300	370 00	300 00
5	Old Boston N'l Bank, Boston,	500	590 00	500 00
64	N'l B'k of Redemption, Boston,	6,400	8,128 00	7,461 50
15	Suffolk National Bank, Boston,	1,500	1,590 00	1,500 00
45	Tremont Nat'l Bank, Boston, .	4,500	4,590 00	4,500 00
10	National Webster B'k, Boston,	1,000	1,000 00	1,000 00
102	Wamesit Nat'l B'k, Lowell, .	10,200	14,280 00	14,105 00
		\$54,400	\$64,572 00	\$59,771 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Lowell & Andover R.R. 6s, . .	\$10,000	\$10,300 00	\$10,000 00
Fitchburg R.R. 4½s,	15,000	15,000 00	15,000 00
Nashua & Lowell R.R. 6s, . .	3,000	3,060 00	3,000 00
Boston & Lowell R.R. 7s, . .	2,000	2,010 00	2,000 00
	\$30,000	\$30,370 00	\$30,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,435 79	2 per cent.	\$96,000 00	5¼ per cent.	\$157,847 00	6 per cent.
30,000 00	4¾ "	208,835 00	5½ "	21,540 00	7 "
497,948 22	5 "				

Number of loans which are of an amount not exceeding \$3,000 each,	177	
Aggregate amount of the same,		\$270,052 00
Total number of loans upon real estate,	227	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		53,085 59
Times for the dividends fixed by the by-laws: first Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent.,	18,023 57
	2 per cent.,	19,173 57
Number of accounts opened during the year ending Oct. 31, 1891,	432	
Number of accounts closed during the year ending Oct. 31, 1891,	256	
Total number of open accounts Oct. 31, 1891,	2,139	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		2,637 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		224,207 58
Number of same,	1,934	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		159,960 50
Number of same,	1,299	
Date of examination by commissioner: March 26.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 13, 1891.

Personally appeared N. G. Lamson, Treasurer of the Merrimack River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

G. WINFIELD KNOWLTON, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 20, 1891.

Personally appeared J. G. Peabody, President, and Julius C. Johnson, Alfred Barney, Orrin B. Ranlett, Francis Jewett and Charles F. Varnum, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

G. WINFIELD KNOWLTON, *Justice of the Peace.*

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 34.

EVERETT ROBINSON, *President.*

ANDREW M. WOOD, *Treasurer.*

ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EVERETT ROBINSON,

GEORGE E. DOANE,

JAMES H. HARLOW,

CALVIN D. KINGMAN,

GEORGE BRAYTON.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$21,000 00	Deposits,	\$725,553 11
Bank stock as per schedule, .	12,800 00	Guaranty fund, .	17,882 00
Railroad bonds as per schedule, .	43,000 00	Interest account, .	9,731 00
Real estate by foreclosure, .	14,571 00		
Loans on real estate,	441,990 05		
Loans on personal security, .	93,752 81		
Loans to counties, cities or towns (notes),	72,055 00		
Deposits in banks, on interest, .	52,036 18		
Cash on hand,	1,961 07		
	\$753,166 11		\$753,166 11

Cash on Deposit in Banks, amount in each:—

Winthrop National Bank, Boston,	\$8,874 11
Middleborough National Bank, Middleborough,	8,162 07
First National Bank, Merrimac,	15,000 00
First National Bank, New Bedford,	10,000 00
Citizens' National Bank, New Bedford,	10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, . .	\$6,000	\$6,090 00	\$6,000 00
of Dover, N. H., 4s, . .	5,000	5,050 00	5,000 00
of Cleveland, Ohio, 5s, . .	10,000	10,000 00	10,000 00
	\$21,000	\$21,140 00	\$21,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Nat'l Webster Bank, Boston, .	\$5,000	\$5,000 00	\$5,000 00
22	Tremont Nat'l Bank, Boston, .	2,200	2,244 00	2,200 00
21	Suffolk National Bank, Boston,	2,100	2,226 00	2,100 00
30	National Bank of Commerce, New Bedford,	3,000	2,730 00	3,000 00
5	Middleborough National Bank, Middleborough,	500	500 00	500 00
		\$12,800	\$12,700 00	\$12,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$7,000	\$7,560 00	\$7,000 00
Old Colony R.R. 7s,	1,000	1,055 00	1,000 00
Old Colony R.R. 4s,	10,000	10,300 00	10,000 00
Boston & Lowell R.R. 4s, . .	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s,	5,000	5,438 00	5,000 00
	\$43,000	\$44,353 00	\$43,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,162 07	2½ per cent.	\$43,500 00	4 per cent.	\$17,770 00	5 per cent.
8,874 11	3 "	21,555 00	4½ "	27,450 00	5½ "
20,000 00	3¾ "	21,500 00	4½ "	491,022 86	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$14,571 00
Assessed value of the same,	15,155 00
Number of loans which are of an amount not exceeding \$3,000 each, 475	
Aggregate amount of the same,	410,542 86
Total number of loans upon real estate,	447
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	40,251 33
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	13,233 75
year ending Oct. 31, 1891, } 2 per cent., {	13,645 60
Number of accounts opened during the year ending Oct. 31, 1891, .	371
Number of accounts closed during the year ending Oct. 31, 1891, .	279
Total number of open accounts Oct. 31, 1891,	2,484
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,779 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	139,413 57
Number of same,	1,813
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	131,296 44
Number of same,	1,457
Date of examination by commissioner: July 7.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 9, 1891.

Personally appeared Andrew M. Wood, Treasurer of the Middleborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES T. THATCHER, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 9, 1891.

Personally appeared Everett Robinson, President, and John Shaw, Sprague S. Stetson, Calvin D. Kingman, George Brayton and George L. Soule, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES T. THATCHER, *Justice of the Peace.*

MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated March 4, 1835. Present number of corporators, 19.

SAMUEL HOAR, *President.*
HERBERT W. HOSMER, *Clerk of the Corporation.*

GEORGE HEYWOOD, *Treasurer.*

Names of committee charged with the investment of its funds :

SAMUEL HOAR,
JOHN S. KEYES,

CHARLES H. WALCOTT,
LORENZO EATON.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$274,800 00	Deposits,	\$1,180,994 44
Loans on bank stock,	29,100 00	Guaranty fund,	46,500 00
Railroad bonds as per schedule,	87,000 00	Interest account,	31,969 21
Loan on railroad stocks,	10,000 00	Profit and loss ac-	
Real estate by foreclosure,	6,500 00	count,	4,859 83
Loans on real estate,	346,525 00		
Loans on personal security,	403,605 07		
Loans to counties, cities or towns			
(notes),	77,900 00		
Deposit in bank, not on interest,	27,866 91		
Expense account,	1,026 50		
	\$1,264,323 48		\$1,264,323 48

Cash on Deposit in Bank : —
Concord National Bank, Concord, \$27,866 91

Loans on Bank Stock, amount on each : —
On 10 shares Miller's River National Bank, Athol, \$900 00
On 10 shares Fourth National Bank, Boston, 1,200 00*
On 308 shares Traders' National Bank, Boston, 27,000 00*

Loan on Railroad Stock : —
On 73 shares Boston & Maine R.R., \$10,000 00*

* Treasurer notified that these loans were in excess of the limit fixed by statute, and should be reduced, or additional collateral furnished.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Blackstone N'l Bank, Boston,	\$10,600	\$10,600 00	\$10,600 00
133	Boston Nat'l Bank, Boston, .	13,300	14,896 00	13,300 00
50	Central Nat'l Bank, Boston, .	5,000	7,112 50	5,000 00
100	National City Bank, Boston, .	10,000	9,600 00	10,000 00
67	Columbian N'l Bank, Boston,	6,700	7,185 75	6,700 00
113	N'l B'k of Commerce, Boston,	11,300	14,435 75	11,300 00
27	Continental N'l Bank, Boston,	2,700	3,523 50	2,700 00
150	National Eagle Bank, Boston,	15,000	15,450 00	15,000 00
167	Eliot National Bank, Boston, .	16,700	20,374 00	16,700 00
100	Faneuil Hall N'l Bank, Boston,	10,000	14,212 50	10,000 00
28	First National Bank, Boston, .	2,800	6,727 00	2,800 00
21	Hamilton Nat'l Bank, Boston,	2,100	2,520 00	2,100 00
72	N'l Hide & Leather B'k, Boston,	7,200	8,928 00	7,200 00
200	Howard Nat'l Bank, Boston, .	20,000	22,100 00	20,000 00
50	Lincoln Nat'l Bank, Boston, .	5,000	5,487 50	5,000 00
56	Market Nat'l Bank, Boston, .	5,600	5,600 00	5,600 00
150	Merchants' Nat'l Bank, Boston,	15,000	22,425 00	15,000 00
100	N'l B'k of N. America, Boston,	10,000	12,350 00	10,000 00
6	Old Boston N'l Bank, Boston,	600	709 50	600 00
225	National Revere Bank, Boston,	22,500	23,906 25	22,500 00
45	Second National Bank, Boston,	4,500	8,336 25	4,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	12,600 00	10,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,300 00	10,000 00
138	State National Bank, Boston, .	13,800	16,801 50	13,800 00
15	Third National Bank, Boston,	1,500	1,599 38	1,500 00
50	Traders' Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,225 00	10,000 00
150	Nat'l Webster Bank, Boston, .	15,000	15,000 00	15,000 00
100	Concord Nat'l Bank, Concord,	10,000	15,000 00	10,000 00
15	First N'l Bank, Marlborough,	1,500	1,500 00	1,500 00
5	Framingham National Bank, Framingham,	500	700 00	500 00
9	Old Lowell N'l Bank, Lowell,	900	1,125 00	900 00
		\$274,800	\$325,330 38	\$274,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated. Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$20,000	\$20,400 00	\$20,000 00
Fitchburg R.R. 5s,	25,000	26,750 00	25,000 00
Eastern R.R. 6s,	42,000	51,240 00	42,000 00
	\$87,000	\$98,390 00	\$87,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,251 25	4 per cent.	\$55,653 82	5½ per cent.	\$5,800 00	6½ per cent.
25,000 00	4½ “	312,050 00	5½ “	1,450 00	7 “
183,700 00	5 “	263,225 00	6 “		

Value, by books, of real estate held or owned by foreclosure or otherwise, \$6,500 00
Assessed value of the same, 5,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 148
Aggregate amount of the same, 206,076 25
Total number of loans upon real estate, 144
Amount of investments from which no income is received, 2,500 00
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1891, 64,798 74
Times for the dividends fixed by the by-laws: first Tuesday in June and
December.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 21,675 86
year ending Oct 31, 1891, } 2 per cent., { 21,994 56
Rate and amount of extra dividend paid during the year, 2 per cent., . 19,532 48
Number of accounts opened during the year ending Oct. 31, 1891, 423
Number of accounts closed during the year ending Oct. 31, 1891, . 334
Total number of open accounts Oct. 31, 1891, 3,716
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
clusive of taxes), 3,967 34
Amount of deposits, not including dividends, received during the year end-
ing Oct. 31, 1891, 164,252 98
Number of same, 2,235
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1891, 182,366 28
Number of same, 1,876
Date of examination by commissioner: March 19.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 19, 1891.

Personally appeared George Heywood, Treasurer of the Middlesex Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLES E. BROWN, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 19, 1891.

Personally appeared Samuel Hoar, President, and Henry J. Hosmer, George M. Brooks, Lorenzo Eaton, Nathan B. Stow and Edward C. Damon, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLES E. BROWN, *Justice of the Peace.*

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Present number of corporators, 43.

JOHN P. DANIELS, *President.*

JAMES E. WALKER, *Treasurer.*

JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES F. CLAFLIN,

AMARIAH A. TAFT,

JOHN P. DANIELS.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$193,500 00	Deposits,	\$1,500,339 53
Bank stock as per schedule, .	169,878 99	Guaranty fund, . .	37,102 11
Loans on bank stock,	34,880 00	Profit and loss ac-	
Railroad bonds as per schedule, .	124,000 00	count,	16,436 94
Loan on railroad bonds,	2,000 00		
Railroad notes,	25,000 00		
Real estate (for banking pur-			
poses),	25,000 00		
Loans on real estate,	488,132 00		
Loans on personal security, . .	408,700 00		
Loans to counties, cities or towns			
(notes),	31,500 00		
Loans on depositors' books, . .	135 00		
Deposits in banks, on interest, .	41,119 38		
Deposits in banks, not on interest,	10,033 21		
	<u>\$1,553,878 58</u>		<u>\$1,553,878 58</u>

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$1,119 38
Milford National Bank, Milford,	50,033 21

Loans on Bank Stock, amount on each :—

On 20 shares Home National Bank, Milford,	\$1,600 00
On 200 shares First National Bank, Chelsea,	20,000 00
On 33 shares Milford National Bank, Milford,	} 5,700 00
On 15 shares Central National Bank, Boston,	
On 10 shares National Market Bank, Brighton,	
On 6 shares Milford National Bank, Milford,	
On 2 shares Milford National Bank, Milford,	400 00
On 2 shares Milford National Bank, Milford,	180 00
On 5 shares Milford National Bank, Milford,	500 00
On 5 shares Home National Bank, Milford,	500 00
On 100 shares Milford National Bank, Milford,	5,000 00
On 10 shares Home National Bank, Milford,	1,000 00

Loan on Railroad bonds :—

On \$5,000 Fitchburg R.R. 5s,	\$2,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$25,000	\$26,000 00	\$25,000 00
of Cleveland, Ohio, 4s, . .	14,000	13,860 00	14,000 00
of Dayton, Ohio, 4s, . .	15,000	15,000 00	15,000 00
Town of Framingham, 4s, . .	20,000	20,800 00	20,000 00
of Maynard, Mass, 4s, . .	20,000	21,000 00	20,000 00
of Milford, Mass, 5s, . .	36,000	37,260 00	36,000 00
of Milford, Mass., 6s, . .	10,000	11,100 00	10,000 00
City of Portland, Me., 6s, . .	2,000	2,520 00	2,000 00*
of Providence, R. I., 5s, . .	25,000	28,025 00	25,000 00
Town of Weymouth, Mass., 4s, . .	10,000	10,500 00	10,000 00
United States 4s,	16,500	19,305 00	16,500 00
	\$193,500	\$205,370 00	\$193,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
258	Milford Nat'l Bank, Milford, .	\$25,800	\$36,120 00	\$27,500 00
75	Home Nat'l Bank, Milford, .	7,500	10,500 00	7,500 00
27	Hopkinton N'l B'k, Hopkinton, .	2,700	2,700 00	2,700 00
100	Home Nat'l Bank, Brockton, .	10,000	13,500 00	10,000 00
150	Central Nat'l Bank, Boston, .	15,000	21,300 00	22,000 00
30	National Revere Bank, Boston, .	3,000	3,180 00	3,000 00
23	Blackstone N'l Bank, Boston, .	2,300	2,300 00	2,300 00
42	Howard Nat'l Bank, Boston, .	4,200	4,620 00	4,496 00
7	Nat'l Webster Bank, Boston, .	700	700 00	700 00
100	National Hide & Leather Bank, Boston,	10,000	12,400 00	10,659 50
48	Eliot National Bank, Boston, .	4,800	5,856 00	5,682 99
100	Shawmut Nat'l Bank, Boston, .	10,000	12,600 00	12,057 50
40	Freeman's Nat'l Bank, Boston, .	4,000	4,000 00	5,360 00
47	National Union Bank, Boston, .	4,700	6,580 00	7,496 50
25	Continental N'l Bank, Boston, .	2,500	3,250 00	2,955 25
110	N'l B'k of Redemption, Boston, .	11,000	13,970 00	15,655 00
2	Shoe & Leather N'l B'k, Boston, .	200	186 00	274 50
7	Boylston Nat'l Bank, Boston, .	700	903 00	1,070 12
78	North National Bank, Boston, .	7,800	10,842 00	10,766 63
25	Nat'l Exchange Bank, Boston, .	2,500	3,400 00	3,581 25
10	Atlantic Nat'l Bank, Boston, .	1,000	1,410 00	1,530 00
50	Atlas National Bank, Boston, .	5,000	6,050 00	6,500 00
40	Washington N'l Bank, Boston, .	4,000	4,760 00	5,505 00
5	Eagle National Bank, Boston, .	500	515 00	588 75
		\$139,900	\$181,642 00	\$169,878 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$25,000	\$27,250 00	\$25,000 00
Boston & Albany R.R. 6s, . . .	7,000	7,630 00	7,000 00
Boston & Albany R.R. 7s, . . .	3,000	3,060 00	3,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,300 00	10,000 00
Boston & Maine R.R. 7s, . . .	12,000	12,700 00	12,000 00
Fitchburg R.R. 4s, . . .	15,000	14,700 00	15,000 00
Fitchburg R.R. 5s, . . .	15,000	16,500 00	15,000 00
Old Colony R.R. 6s, . . .	2,000	2,200 00	2,000 00
Old Colony R.R. 7s, . . .	20,000	21,200 00	20,000 00
Portland & Ogdensburg R.R. 6s, .	15,000	17,550 00	15,000 00
	\$124,000	\$133,090 00	\$124,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,119 38	3 per cent.	\$30,700 00	4½ per cent.	\$199,875 00	6 per cent.
26,500 00	3¾ "	412,692 00	5 "	2,150 00	6½ "
50,000 00	4 "	50,000 00	5¼ "	5,180 00	7 "
93,500 00	4½ "	119,750 00	5½ "		

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,298 08
Number of loans which are of an amount not exceeding \$3,000 each, 291	
Aggregate amount of the same,	262,097 00
Total number of loans upon real estate,	246
Amount of investments from which no income is received,	1,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	76,852 89
Times for the dividends fixed by the by-laws: second Saturday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	27,899 23
year ending Oct. 31, 1891, } 2 per cent., {	28,350 04
Number of accounts opened during the year ending Oct. 31, 1891, . . .	778
Number of accounts closed during the year ending Oct. 31, 1891, . . .	598
Total number of open accounts Oct. 31, 1891,	4,934
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,108 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	314,094 18
Number of same,	4,606
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	319,007 66
Number of same,	3,583
Date of examination by commissioner: January 9.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 16, 1891.

Personally appeared James E. Walker, Treasurer of the Milford Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LLOYD H. COOK, *Justice of the Peace.*

WORCESTER, SS.

Nov. 16, 1891.

Personally appeared John P. Daniels, President, and C. F. Clafin, Amariah A. Taft, Ethan C. Clafin, Augustus Wheeler and Jesse A. Taft, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LLOYD H. COOK, *Justice of the Peace.*

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 8, 1854. Present number of corporators, 46.

LEVI L. WHITNEY, *President.*

DAVID ATWOOD, *Treasurer.*

AMOS ARMSBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEVI L. WHITNEY,

CHARLES D. MORSE,

IRA N. GODDARD,

ROYAL THAYER,

DAVID T. MARCH.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$51,000 00	Deposits,	\$799,839 40
Bank stock as per schedule, .	142,100 00	Guaranty fund, . .	23,300 00
Loans on bank stock,	20,000 00	Interest account, .	17,550 68
Railroad bonds as per schedule,	81,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	3,898 87
poses),	18,000 00	Rents,	95 82
Real estate by foreclosure, .	6,332 13		
Loans on real estate,	246,730 00		
Loans on personal security, .	215,050 00		
Loans to counties, cities or towns			
(notes),	37,500 00		
Loans on depositors' books, .	1,050 00		
Deposit in bank, on interest, .	24,978 99		
Expense account,	521 86		
Cash on hand,	421 79		
	<hr/>		<hr/>
	\$844,684 77		\$844,684 77

Cash on Deposit in Bank :—

Millbury National Bank, Millbury, \$24,978 99

Loans on Bank Stock, amount on each :—

On 50 shares Millbury National Bank, Millbury,	\$4,000 00
On 60 shares City National Bank, Worcester,	6,000 00
On 60 shares Spencer National Bank, Spencer, . . . . .	.
On 25 shares Leicester National Bank, Leicester,	10,000 00
On 20 shares Lincoln National Bank, Boston,	
On 4 shares City National Bank, Worcester,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Westborough, Mass., 5s, .	\$3,000	\$3,468 00	\$3,000 00
of Hopkinton, Mass., 4s, .	6,000	6,030 00	6,000 00
of Clinton, Mass., 4s, . .	4,000	4,040 00	4,000 00 .
City of Columbus, Ohio, 4s, . .	10,000	9,653 00	10,000 00*
Town of Spencer, Mass, 4s, . .	15,000	15,000 00	15,000 00
of South Norwalk, Conn., 6s,	10,000	10,596 00	10,000 00
City of Lawrence, Mass., 6s, . .	3,000	3,160 00	3,000 00
	\$51,000	\$51,947 00	\$51,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$6,075 00	\$5,000 00
63	Blackstone N'l Bank, Boston, .	6,300	6,315 75	6,300 00
49	Boston Nat'l Bank, Boston, .	4,900	5,512 50	4,900 00
20	Continental N'l Bank, Boston,	2,000	2,585 00	2,000 00
100	Eliot National Bank, Boston, .	10,000	12,200 00	10,000 00
50	First Ward Nat'l Bank, Boston,	5,000	6,550 00	5,000 00
42	Globe National Bank, Boston,	4,200	4,210 50	4,200 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,000 00	2,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,543 75	2,500 00
23	Merchants' Nat'l Bank, Boston,	2,300	3,452 87	2,300 00
57	N'l B'k of Commerce, Boston,	5,700	7,303 13	5,700 00
15	N'l B'k of No America, Boston,	1,500	1,901 25	1,500 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	18,525 00	10,000 00
12	National Eagle Bank, Boston,	1,200	1,244 00	1,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,200 00	5,000 00
40	North National Bank, Boston,	4,000	5,565 00	4,000 00
3	Old Boston N'l Bank, Boston, .	300	360 00	300 00
35	Second National Bank, Boston,	3,500	6,492 00	3,500 00
25	Shawmut Nat'l Bank, Boston,	2,500	3,150 00	2,500 00
74	Shoe & Leather N'l B'k, Boston,	7,400	6,882 00	7,400 00
25	South End Nat'l Bank, Boston,	2,500	2,506 25	2,500 00
20	Suffolk National Bank, Boston,	2,000	2,090 00	2,000 00
50	State National Bank, Boston, .	5,000	6,293 55	5,000 00
68	Third National Bank, Boston,	6,800	7,276 00	6,800 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,710 00	1,500 00
36	Central N'l Bank, Worcester,	3,600	5,400 00	3,600 00
27	City Nat'l Bank, Worcester, .	2,700	3,861 00	2,700 00
5	Citizens' N'l Bank, Worcester,	500	650 00	500 00
50	Quinsigamond National Bank, Worcester,	5,000	6,250 00	5,000 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	Worcester N'l B'k, Worcester,	\$900	\$1,350 00	\$900 00
40	Grafton Nat'l Bank, Grafton, .	4,000	4,960 00	4,000 00
25	Oxford Nat'l Bank, Oxford, .	2,500	3,125 00	2,500 00
3	Leicester N'l Bank, Leicester,	300	450 00	300 00
168	Millbury N'l Bank, Millbury,	16,800	16,800 00	16,800 00
5	Second N'l B'k, Norwich, Ct.,	500	750 00	500 00
17	Mechanics' N'l B'k, Worcester,	1,700	1,836 00	1,700 00
		\$142,100	\$175,375 55	\$142,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Providence & Worcester R.R. 6s, .	\$20,000	\$22,116 00	\$20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,850 00	10,000 00
Nashua & Rochester R.R. 4s, . .	4,000	4,094 00	4,000 00
Boston & Lowell R.R. 7s, . . .	10,000	10,125 00	10,000 00
Boston & Albany R.R. 6s, . . .	6,000	6,420 00	6,000 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	12,360 00	12,000 00
Boston & Maine R.R. 7s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 4½s,	10,000	10,112 00	10,000 00
Boston, Barre & Gardner R.R. 5s, .	4,000	4,058 00	4,000 00
	\$81,000	\$85,285 00	\$81,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,978 99	2 per cent.	\$2,800 00	4½ per cent.	\$55,000 00	5¼ per cent.
20,000 00	3 "	131,550 00	5 "	65,000 00	5½ "
20,000 00	4 "	40,700 00	5½ "	203,080 00	6 "
2,200 00	4½ "				

Amount invested in real estate for banking purposes,	\$18,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	11,600 00
Net income received from same during year ending Oct. 31, 1891, . . .	782 82
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,332 13
Assessed value of the same,	14,945 00

Net income received from same during year ending Oct. 31, 1891, . . .	\$586 77
Number of loans which are of an amount not exceeding \$3,000 each, . . . 183	
Aggregate amount of the same,	169,205 00
Total number of loans upon real estate, 191	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	44,382 58
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	15,075 40
year ending Oct. 31, 1891, } 2 per cent., {	15,213 97
Number of accounts opened during the year ending Oct. 31, 1891, . . . 263	
Number of accounts closed during the year ending Oct. 31, 1891, . . . 192	
Total number of open accounts Oct. 31, 1891, 1,919	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,015 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	109,610 01
Number of the same, 1,324	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	118,113 34
Number of same, 1,050	
Date of examination by commissioner: January 30.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 5, 1891.

Personally appeared David Atwood, Treasurer of the Millbury Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS L. BROWN, *Justice of the Peace.*

WORCESTER, ss.

Nov. 5, 1891.

Personally appeared Levi L. Whitney, President, and C. D. Morse, Ira N. Goddard, Royal Thayer, Amos Armsby and Thomas A. Winter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

THOMAS L. BROWN, *Justice of the Peace.*

MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated Feb. 28, 1872. Present number of corporators, 31.

WILLIAM M. KNIFFIN, *President.*

WILLIAM C. SPAULDING, *Treasurer.*

WILLIAM C. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. W. KNIFFIN,

CHAS. H. FUAREY,

THEO. S. HEATH,

HUBBARD F. THOMPSON,

WILLIAM C. SPAULDING.

Open for business Monday and Friday, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$13,053 00	Deposits,	\$112,243 85
Bank stock as per schedule, .	11,595 50	Guaranty fund, .	2,660 48
Railroad bonds as per schedule, .	33,575 00	Interest account, .	439 44
Loans on real estate,	47,395 00	Profit and loss account,	2,677 57
Loans on personal security, .	10,639 62		
Loans on depositors' books, .	150 00		
Deposit in bank, not on interest, .	1,598 78		
Suspense account,	14 44		
	<hr/>		<hr/>
	\$118,021 34		\$118,021 34

Cash on Deposit in Bank: —

Housatonic National Bank, Stockbridge, \$1,598 78

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R I., 5s, . .	\$6,000	\$6,660 00	\$6,975 00
of Bay City, Mich., 5s, . .	3,000	3,078 00	3,078 00
Town of Rockingham, Vt., 4s, . .	3,000	3,000 00	3,000 00
	<hr/>	<hr/>	<hr/>
	\$12,000	\$12,738 00	\$13,053 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National Mahaiwe Bank, Great Barrington,	\$1,000	\$1,457 50	\$1,457 50
20	City National Bank, Holyoke,	2,000	2,240 00	2,240 00
5	Lee National Bank, Lee,	500	700 00	700 00
15	Berkshire N'l B'k, No Adams,	1,500	1,575 00	1,840 00
13	Pittsfield Nat'l Bank, Pittsfield,	1,300	2,080 00	2,028 00
4	Agawam N'l B'k, Springfield,	400	480 00	480 00
5	First Nat'l Bank, Springfield,	500	750 00	750 00
14	Housatonic National Bank, Stockbridge,	1,400	2,450 00	2,100 00
		\$8,600	\$11,732 50	\$11,595 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	\$4,000	\$4,080 00	\$4,720 00
Boston & Lowell R.R. 4s,	2,000	2,040 00	2,050 00
Boston & Maine R.R. 7s,	3,000	3,200 00	3,450 00
Fitchburg R.R. 4s,	3,000	2,970 00	2,970 00
Old Colony R.R. 7s,	2,000	2,100 00	2,490 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	11,175 00	11,175 00
Vermont & Massachusetts R.R. 5s,	6,000	6,500 00	6,720 00
	\$30,000	\$32,065 00	\$33,575 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,620 00	5 per cent.	\$3,100 00	5½ per cent.	\$15,464 62	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . . . 66
 Aggregate amount of the same, \$39,684 62
 Total number of loans upon real estate, 44
 Amount of investments from which no income is received, 1,840 00
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 4,430 13
 Times for the dividends fixed by the by-laws: first Wednesday in January
 and July.

Rate and amount of each semi-annual dividend during the	2 per cent., {	\$1,982 79
year ending Oct. 31, 1891,	2 per cent., {	2,007 79
Number of accounts opened during the year ending Oct. 31, 1891,		54
Number of accounts closed during the year ending Oct. 31, 1891,		35
Total number of open accounts Oct. 31, 1891,		361
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		459 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		23,528 03
Number of same,		307
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		18,804 28
Number of same,		248
Date of examination by commissioner: September 30.		

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 18, 1891.

Personally appeared William C. Spaulding, Treasurer of the Miners' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. F. THOMPSON, *Justice of the Peace.*

BERKSHIRE, ss.

Nov. 18, 1891.

Personally appeared Wm. M. Kniffin, President, and Charles W. Kniffin, O. Perry Leavitt, Michael Condon, James Shead and Theodore S. Heath, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. F. THOMPSON, *Justice of the Peace.*

MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 26.

S. F. CUSHMAN, *President.*

E. F. MORRIS, *Treasurer.*

E. F. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. F. CUSHMAN,

R. M. REYNOLDS,

A. D. NORCROSS,

D. G. POTTER.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,000 00	Deposits,	\$707,907 40
Bank stock as per schedule, .	43,300 00	Guaranty fund, .	30,000 00
Loans on bank stock, . . .	4,650 00	Interest account, .	23,313 22
Railroad bonds as per schedule,	50,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	1,884 45
poses),	2,885 75	Due on foreclosure	
Loans on real estate, . . .	440,496 00	account,	617 48
Loans on personal security, .	55,810 00		
Deposits in banks, on interest, .	113,420 35		
Expense account,	51 80		
Cash on hand,	3,108 65		
	<u>\$763,722 55</u>		<u>\$763,722 55</u>

Cash on Deposit in Banks, amount in each:—

Third National Bank, Springfield,	\$15,000 00
Chicopee National Bank, Springfield,	15,000 00
Agawam National Bank, Springfield,	10,000 00
John Hancock National Bank, Springfield,	10,000 00
First National Bank, Springfield,	10,000 00
City National Bank, Springfield,	10,000 00

Springfield Safe Deposit and Trust Company, Springfield,	\$13,420 35
Home National Bank, Holyoke,	10,000 00
City National Bank, Holyoke,	10,000 00
Holyoke National Bank, Holyoke,	10,000 00

Loans on Bank Stock, amount on each :—

On 31 shares Monson National Bank, Monson,	\$2,650 00
On 20 shares Palmer National Bank, Palmer,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$10,000	\$10,100 00	\$10,000 00
of Lynn, Mass, 4s,	10,000	10,100 00	10,000 00
of Newton, Mass, 4s,	7,000	7,210 00	7,000 00
Town of Westfield, Mass, 6s,	10,000	10,200 00	10,000 00
City of Worcester, Mass, 5s,	13,000	14,700 00	13,000 00
	\$50,000	\$52,310 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North National Bank, Boston,	\$2,000	\$2,800 00	\$2,000 00
20	National Eagle Bank, Boston,	2,000	2,060 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	3,175 00	2,500 00
20	N'l B'k of No. America, Boston,	2,000	2,470 00	2,000 00
25	N'l B'k of Commerce, Boston, .	2,500	3,200 00	2,500 00
25	Eliot National Bank, Boston, .	2,500	3,050 00	2,500 00
40	Suffolk National Bank, Boston,	4,000	4,240 00	4,000 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,485 00	3,000 00
15	Blackstone Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
11	National Revere Bank, Boston,	1,100	1,166 00	1,100 00
10	Tremont Nat'l Bank, Boston,	1,000	1,020 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,240 00	1,000 00
5	Nat'l Exchange Bank, Boston,	500	680 00	500 00
5	State National Bank, Boston, .	500	610 00	500 00
5	Massachusetts N'l B'k, Boston,	500	540 00	500 00
25	City National Bank, Holyoke,	2,500	2,800 00	2,500 00
70	Monson Nat'l Bank, Monson,	7,000	9,800 00	7,000 00
20	City Nat'l Bank, Springfield, .	2,000	3,000 00	2,000 00
20	First Nat'l Bank, Springfield,	2,000	2,700 00	2,000 00
19	Agawam N'l B'k, Springfield,	1,900	1,900 00	1,900 00
3	Ware National Bank, Ware, .	300	345 00	300 00
		\$43,300	\$53,781 00	\$43,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	\$10,000	\$10,100 00	\$10,000 00
Boston & Maine R.R. 4s,	10,000	10,100 00	10,000 00
Concord & Montreal R.R. 4s,	10,000	10,100 00	10,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
Eastern R.R. 6s,	5,000	6,075 00	5,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
	\$50,000	\$51,375 00	\$50,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$103,420 35 446,926 00	4 per cent. 5 “	\$4,000 00	5½ per cent.	\$60,030 00	6 per cent.

Amount invested in real estate for banking purposes, \$2,885 75
Estimated value of the same, 3,000 00
Assessed value of the same, 1,900 00
Net income received from same during year ending Oct. 31, 1891, 183 00
Number of loans which are of an amount not exceeding \$3,000 each, 186
Aggregate amount of the same, 230,336 00
Total number of loans upon real estate, 218
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1891, 36,121 32
Times for the dividends fixed by the by-laws: first Monday in April and
October.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 13,054 50
year ending Oct. 31, 1891, } 2 per cent., { 13,360 45
Number of accounts opened during the year ending Oct. 31, 1891, 289
Number of accounts closed during the year ending Oct. 31, 1891, 181
Total number of open accounts Oct. 31, 1891, 1,858
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu-
sive of taxes), 2,335 25
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1891, 126,788 42
Number of same, 1,505
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1891, 111,975 28
Number of same, 715
Date of examination by commissioner: May 26.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 6, 1891.

Personally appeared E. F. Morris, Treasurer of the Monson Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CARLOS L. PECK, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 7, 1891.

Personally appeared S. F. Cushman, President, and C. H. Merrick, C. H. McMaster, G. W. Farrington, A. A. Gage and A. D. Norcross, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me.

F. E. MORRIS, *Justice of the Peace.*

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 39.

THADDEUS C. DEFRIEZ, *President.*GEORGE H. BROCK, *Treasurer.*

GEORGE H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THADDEUS C. DEFRIEZ,DAVID FOLGER,

ANDREW M. MYRICK,ALMON T. MOWRY,

HENRY PADDOCK.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.;
November to May, 10 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$65,500 00	Deposits,	\$433,223 03
Bank stock as per schedule, .	19,600 00	Guaranty fund,	13,102 93
Loan on bank stock,	200 00	Profit and loss ac-	
Railroad bonds as per schedule,	52,500 00	count,	8,339 24
Real estate for banking pur-			
poses,	4,000 00		
Real estate by foreclosure, . .	17,000 00		
Loans on real estate,	258,507 72		
Loans on personal security, . .	21,595 00		
Deposit in bank, on interest, . .	13,880 28		
Deposit in bank, not on interest,	36 38		
Expense account,	645 25		
Cash on hand,	1,200 57		
	\$454,665 20		\$454,665 20

Cash on Deposit in Bank, amount in each :—

North National Bank, Boston, \$13,880 28

Pacific National Bank, Nantucket, 36 38

Loan on Bank Stock :—

On 5 shares National Bank of Commerce, New Bedford, \$200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass, 4s, . .	\$1,000	\$1,010 00	\$1,000 00
City of Cleveland, Ohio, 6s, . .	4,000	4,260 00	4,000 00
of Cleveland, Ohio, 5s, . .	10,000	10,350 00	10,000 00
of Milwaukee, Wis., 5s, . .	10,000	10,600 00	10,000 00
of Detroit, Mich., 7s, . .	2,000	2,335 00	2,000 00
of Fall River, Mass., 6s, . .	6,000	6,860 00	6,000 00
of Lawrence, Mass., 6s, . .	1,000	1,035 00	1,000 00
of New London, Conn., 7s, . .	1,000	1,280 00	1,000 00
of Scranton, Pa, 6s, . .	3,500	3,850 00	3,500 00
of East Saginaw, Mich, 4½s, . .	7,000	7,210 00	7,000 00
of Sioux City, Iowa, 4½s, . .	15,000	15,000 00	15,000 00
District of Columbia 6s, . .	5,000	5,900 00	5,000 00
	\$65,500	\$69,690 00	\$65,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North National Bank, Boston,	\$2,000	\$2,785 00	\$2,000 00
19	Lincoln Nat'l Bank, Boston, .	1,900	2,085 25	1,900 00
10	Continental N'l Bank, Boston,	1,000	1,300 00	1,000 00
10	Old Boston N'l Bank, Boston,	1,000	1,182 50	1,000 00
10	Boylston Nat'l Bank, Boston, .	1,000	1,290 00	1,000 00
10	Columbian Nat'l B'k, Boston, .	1,000	1,072 50	1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,235 00	1,000 00
8	Metropolitan N'l B'k, Boston,	800	720 00	800 00
10	South End Nat'l Bank, Boston,	1,000	1,002 50	1,000 00
14	Nat'l Bank of Commerce, New Bedford,	1,400	1,274 00	1,400 00
15	Nat'l Revere Bank, Boston, .	1,500	1,590 00	1,500 00
10	Faneuil Hall Nat'l B'k, Boston,	1,000	1,420 00	1,000 00
15	Eliot National Bank, Boston, .	1,500	1,830 00	1,500 00
15	Shawmut Nat'l Bank, Boston, .	1,500	1,890 00	1,500 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
10	Nat'l Exchange Bank, Boston,	1,000	1,363 75	1,000 00
		\$19,600	\$23,040 50	\$19,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn & Passumpsic Rivers R.R. 7s,	\$1,000	\$1,020 00	\$1,000 00
Fitchburg R.R. 6s,	2,000	2,120 00	2,000 00
Fitchburg R.R. 4½s,	5,000	4,950 00	5,000 00
Old Colony R.R. 7s,	1,000	1,050 00	1,000 00
Old Colony R.R. 6s,	5,000	5,390 00	5,000 00
Boston & Albany R.R. 6s,	3,000	3,150 00	3,000 00
Boston & Lowell R.R. 6s,	4,000	4,240 00	4,000 00
Boston & Lowell R.R. 5s,	1,000	1,045 00	1,000 00
Boston & Lowell R.R. 4s,	15,000	15,000 00	15,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,420 00	6,000 00
Boston & Maine R.R. 7s,	4,500	4,680 00	4,500 00
Boston & Maine R.R. 4s,	5,000	5,000 00	5,000 00
	\$52,500	\$54,065 00	\$52,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,880 28	3 per cent.	\$39,850 00	5½ per cent.	\$8,797 50	6½ per cent.
98,100 00	5 “	133,025 22	6 “	530 00	7 “

Amount invested in real estate for banking purposes,	\$4,000 00
Estimated value of the same,	5,000 00
Assessed value of the same,	5,400 00
Net income received from same during year ending Oct. 31, 1891,	293 10
Value, by books, of other real estate held or owned by foreclosure or otherwise,	17,000 00
Assessed value of the same,	21,400 00
Net income received from same during year ending Oct. 31, 1891,	1,037 61
Number of loans which are of an amount not exceeding \$3,000 each, 124	
Aggregate amount of the same,	129,557 72
Total number of loans upon real estate,	149
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	22,374 20
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,583 88
year ending Oct. 31, 1891, } 2 per cent., {	8,034 80
Number of accounts opened during the year ending Oct. 31, 1891,	175
Number of accounts closed during the year ending Oct. 31, 1891,	130
Total number of open accounts Oct. 31, 1891,	1,281
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,666 90

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$88,887 75
Number of same,	872
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	69,851 99
Number of same,	955
Date of examination by commissioner: July 31.	

COMMONWEALTH OF MASSACHUSETTS.

NANTUCKET, ss. .

Nov. 17, 1891.

Personally appeared George H. Brock, Treasurer of the Nantucket Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BENJ. F. BROWN, *Justice of the Peace.*

NANTUCKET, ss.

Nov. 17, 1891.

Personally appeared Thaddeus C. Defriez, President, and Andrew M. Myrick, Almon T. Mowry, Harrison Myrick, Richard E. Burgess and Albert G. Brock, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJ. F. BROWN, *Justice of the Peace.*

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Present number of corporators, 38.

JOHN O. WILSON, *President.*

FREDERICK O. BASTON, *Treasurer.*

FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEONARD WINCH,

FRANCIS BIGELOW,

J. L. WOODMAN,

F. H. HAYES,

WILLIAM NUTT,

FREDERICK O. BASTON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$76,000 00	Deposits,	\$1,118,460 76
Loan on public funds,	930 00	Guaranty fund, . .	48,563 00
Bank stock as per schedule, . .	98,800 00	Interest account, . .	17,157 53
Loans on bank stock,	9,675 00	Profit and loss account,	9,297 36
Railroad bonds as per schedule, .	90,000 00		
Loan on railroad stock,	200 00		
Loans on real estate,	756,804 00		
Loans on personal security, . . .	56,851 40		
Loans to counties, cities or towns (notes),	79,500 00		
Loans on depositors' books, . . .	1,375 00		
Deposits in banks, on interest, .	20,507 00		
Expense account,	1,665 89		
Cash on hand,	1,170 36		
	<hr/>		<hr/>
	\$1,193,478 65		\$1,193,478 65

Cash on Deposit in Banks, amount in each :—

North National Bank, Boston,	\$5,000 00
Natick National Bank, Natick,	15,507 00

Loan on Public Funds :—

On \$1,100 United States 4s,	\$930 00
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Loans on Bank Stock, amount on each :—

On 40 shares Natick National Bank, Natick,	\$4,000 00
On 50 shares Natick National Bank, Natick,	5,000 00
On 5 shares Natick National Bank, Natick,	175 00
On 5 shares Natick National Bank, Natick,	500 00

Loan on Railroad Stock :—

On 2 shares Maine Central R.R.,	\$200 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$10,000	\$10,338 00	\$10,000 00
of Worcester, Mass., 4½s,	3,000	3,227 00	3,000 00
of Fall River, Mass., 5s,	16,000	18,491 00	16,000 00
of Cambridge, Mass., 6s,	4,000	4,947 00	4,000 00
Town of Brookline, Mass., 7s,	10,000	11,732 00	10,000 00
of Beverly, Mass., 4s,	10,000	10,350 00	10,000 00
of Wellesley, Mass., 4s,	9,000	9,098 00	9,000 00
of Orange, Mass., 4s,	4,000	4,036 00	4,000 00
City of Springfield, Ohio, 5s,	10,000	10,338 00	10,000 00
	\$76,000	\$82,557 00	\$76,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston,	\$2,600	\$2,814 00	\$2,600 00
115	Boston National Bank, Boston,	11,500	12,880 00	11,500 00
7	Boylston Nat'l Bank, Boston,	700	903 00	700 00
27	Central Nat'l Bank, Boston,	2,700	3,840 00	2,700 00
13	Columbian N'l Bank, Boston,	1,300	1,394 00	1,300 00
46	N'l B'k of Commerce, Boston,	4,600	5,876 00	4,600 00
21	National Bank of the Common- wealth, Boston,	2,100	3,890 00	2,100 00
5	Continental N'l Bank, Boston,	500	652 00	500 00
19	Eliot National Bank, Boston,	1,900	2,318 00	1,900 00
70	Everett Nat'l Bank, Boston,	7,000	7,245 00	7,000 00
15	Nat'l Exchange Bank, Boston,	1,500	2,051 00	1,500 00
62	Howard Nat'l Bank, Boston,	6,200	6,851 00	6,200 00
46	Merchants' N'l Bank, Boston,	4,600	6,877 00	4,600 00
10	Metropolitan N'l B'k, Boston,	1,000	904 00	1,000 00
15	Monument Nat'l Bank, Boston,	1,500	3,300 00	1,500 00
21	North National Bank, Boston,	2,100	2,924 00	2,100 00
51	N'l B'k of No America, Boston,	5,100	6,298 00	5,100 00
14	N'l B'k of Redemption, Boston,	1,400	1,778 00	1,400 00
30	N'l B'k of the Republic, Boston,	3,000	4,800 00	3,000 00
10	Second Nat'l Bank, Boston,	1,000	1,852 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	2,010 00	2,000 00

Detailed Statement of Bank Stocks -- Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	State National Bank, Boston,	\$700	\$852 00	\$700 00
4	Traders' Nat'l Bank, Boston, .	400	400 00	400 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,280 00	2,000 00
33	Dedham Nat'l Bank, Dedham,	3,300	3,465 00	3,300 00
32	First National Bank, Chelsea,	3,200	3,904 00	3,200 00
17	Framingham National Bank, So. Framingham, .	1,700	2,244 00	1,700 00
55	Home Nat'l Bank, Brockton, .	5,500	7,535 00	5,500 00
120	Natick National Bank, Natick,	12,000	15,600 00	12,000 00
20	Newton Nat'l Bank, Newton, .	2,000	1,700 00	2,000 00
37	Wachusett N'l B'k, Fitchburg,	3,700	7,400 00	3,700 00
		\$98,800	\$126,837 00	\$98,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$5,000	\$5,037 00	\$5,000 00
Old Colony R R. 6s,	4,000	4,360 00	4,000 00
Old Colony R R. 4s,	15,000	15,450 00	15,000 00
Fitchburg R R. 5s,	10,000	10,500 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford R R. 5s,	5,000	5,650 00	5,000 00
Vermont & Massachusetts R.R. 5s,	11,000	11,935 00	11,000 00
Boston & Lowell R R. 4s, . . .	15,000	15,000 00	15,000 00
Dexter and Piscataquis R R. 4s, .	10,000	10,000 00	10,000 00
Fitchburg R R. 4½s,	15,000	15,168 00	15,000 00
		\$90,000	\$93,100 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,507 00	2 per cent.	\$9,000 00	4½ per cent.	\$68,250 00	5½ per cent.
5,900 00	2½ “	5,850 00	4¾ “	260,069 40	6 “
79,500 00	4 “	456,676 00	5 “	25,990 00	6½ “

Number of loans which are of an amount not exceeding \$3,000 each,	417	
Aggregate amount of the same,		\$484,892 40
Total number of loans upon real estate,	424	
Amount of investments from which no income is received,		2,890 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		60,588 08
Times for the dividends fixed by the by-laws: first Tuesday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent.,	19,580 73
	2 per cent.,	20,296 59
Number of accounts opened during the year ending Oct. 31, 1891,	670	
Number of accounts closed during the year ending Oct. 31, 1891,	547	
Total number of open accounts Oct. 31, 1891,	5,026	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		3,134 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		276,793 10
Number of same,	4,545	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		269,483 18
Number of same,	3,912	
Date of examination by commissioner: February 6.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

NATICK, Nov. 7, 1891.

Personally appeared Frederick O. Baston, Treasurer of the Natick Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES McMANUS, *Justice of the Peace.*

MIDDLESEX, ss.

NATICK, Nov. 13, 1891.

Personally appeared John O. Wilson, President, and Leonard Winch, Francis Bigelow, F. M. Boardman, William Nutt and Gilbert W. Howe, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAMES McMANUS, *Justice of the Peace.*

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 156.

GEORGE HOWLAND, Jr., *President.* WILLIAM H. PITMAN, *Treasurer.*
JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE HOWLAND, Jr., FREDERICK S. ALLEN,
THOMAS WILCOX, LOUW SNOW,
WILLIAM R. WING, PARKMAN M. LUND,
OTIS N. PIERCE, GEORGE F. KINGMAN,
OLIVER P. BRIGHTMAN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$955,000 00	Deposits,	\$4,668,462 84
Bank stock as per schedule, .	191,600 00	Guaranty fund, .	150,983 51
Loans on bank stock, . . .	10,200 00	Interest account, .	7,628 76
Railroad bonds as per schedule,	449,500 00	Profit and loss ac-	
Loans on railroad stock, . . .	100,000 00	count,	3,762 67
Real estate (for banking pur-		Discount account, .	12,089 71
poses),	56,985 88	Surplus fund, . . .	45,517 84
Loans on real estate,	1,386,233 25	Premium account, .	4,338 88
Loans on personal security, .	1,628,164 43		
Loans to counties, cities or towns			
(notes),	20,000 00		
Loans on depositors' books, .	50 00		
Deposits in banks on interest, .	90,462 00		
Expense account,	854 09		
Cash on hand,	3,734 56		
	\$4,892,784 21		\$4,892,784 21

Cash on Deposit in Banks, amount in each :—

Third National Bank, Springfield,	\$22,188 86
International Trust Company, Boston,	804 96
National Bank of Redemption, Boston,	6,913 00
Mechanics' National Bank, New Bedford,	4,311 79
Merchants' National Bank, New Bedford,	5,760 40
Citizens' National Bank, New Bedford,	28,769 23
First National Bank, New Bedford,	4,217 00
National Bank of Commerce, New Bedford,	2,496 76
National Bank of Fairhaven, Fairhaven,	15,000 00

Loans on Bank Stock, amount on each :—

On 70 shares Citizens' National Bank, New Bedford,	\$7,000 00
On 2 shares First National Bank, New Bedford,	1,700 00
On 2 shares Mechanics' National Bank, New Bedford,	
On 6 shares Merchants' National Bank, New Bedford,	
On 7 shares National Bank of Commerce, New Bedford,	
On 14 shares National Bank of Commerce, New Bedford,	1,500 00
On 8 shares National Bank of Fairhaven, Fairhaven,	

Loans on Railroad Stock, amount on each :—

On 417 shares Boston & Maine R.R.,	\$50,000 00
On 390 shares Boston & Maine R.R.,	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$66,000	\$73,920 00	\$66,000 00
of Boston, Mass., 4s,	10,000	10,150 00	10,000 00
of Boston, Mass, 3½s,	50,000	49,000 00	50,000 00
of Chelsea, Mass., 6s,	15,000	15,075 00	15,000 00
of Danbury, Conn., 4s,	30,000	30,300 00	30,000 00
of Dayton, Ohio, 5s,	50,000	53,860 00	50,000 00
of East Saginaw, Mich, 5s,	32,500	34,174 00	32,500 00
of Fall River, Mass., 6s,	73,000	87,600 00	73,000 00
of Fall River, Mass., 5s,	17,000	19,210 00	17,000 00
of Grand Rapids, Mich., 5s,	50,000	54,000 00	50,000 00
of Holyoke, Mass, 6s,	50,000	57,000 00	50,000 00
of Lynn, Mass, 4s,	25,000	25,375 00	25,000 00
of Manchester, N. H., 4s,	50,000	50,250 00	50,000 00
Town of Middleborough, Mass., 4s,	73,500	73,500 00	73,500 00
City of New Bedford, Mass., 6s,	47,000	51,485 00	47,000 00
of New Bedford, Mass., 3½s,	80,000	78,400 00	80,000 00
of New Haven, Conn., 3½s,	50,000	47,625 00	50,000 00
of Norwich, Conn., 6s,	13,000	14,300 00	13,000 00
United States 6s,	98,000	115,660 00	98,000 00
United States 4s,	75,000	87,000 00	75,000 00
	\$955,000	\$1,027,884 00	\$955,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, .	\$10,000	\$24,000 00	\$10,000 00
120	National Revere Bank, Boston,	12,000	12,720 00	12,000 00
100	Merchants' Nat'l Bank, Boston,	10,000	14,800 00	10,000 00
20	State National Bank, Boston, .	2,000	2,400 00	2,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,600 00	2,500 00
100	Franklin Nat'l B'k, Franklin,	10,000	11,000 00	10,000 00
523	Merchants' Nat'l Bank, New Bedford,	52,300	98,324 00	52,300 00
313	First N'l Bank, New Bedford,	31,300	46,950 00	31,300 00
200	Citizens' N'l B'k, New Bedford,	20,000	25,600 00	20,000 00
300	N'l Bank of Commerce, New Bedford,	30,000	25,800 00	30,000 00
100	Third Nat'l Bank, Springfield,	10,000	20,000 00	10,000 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,725 00	1,500 00
		\$191,600	\$285,919 00	\$191,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$10,000	\$10,500 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	89,000	89,000 00	89,000 00
Boston & Maine R.R. 7s, . . .	15,000	15,600 00	15,000 00
Boston & Maine R.R. 4s, . . .	50,000	50,000 00	50,000 00
Eastern R.R. 6s,	52,500	63,787 00	52,500 00
Fitchburg R.R. 4½s,	118,000	116,820 00	118,000 00
Fitchburg R.R. 4s,	50,000	47,000 00	50,000 00
Old Colony R.R. 7s,	20,000	21,000 00	20,000 00
Old Colony R.R. 6s,	45,000	48,000 00	45,000 00
	\$449,500	\$461,707 00	\$449,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,273 14	2½ per cent.	\$252,500 00	4½ per cent.	\$376,410 00	5½ per cent.
22,188 86	3 " "	177,000 00	4¾ " "	924,058 64	5½ " "
20,000 00	3¾ " "	1,151,066 39	5 " "	208,612 65	6 " "
75,000 00	4 " "				

Amount invested in real estate for banking purposes,	\$56,985 88
Estimated value of the same,	56,985 88
Assessed value of the same,	32,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 229	
Aggregate amount of the same,	331,950 25
Total number of loans upon real estate, 327	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	236,326 82
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	86,720 13
year ending Oct. 31, 1891, } 2 per cent., {	88,233 81
Number of accounts opened during the year ending Oct. 31, 1891,	2,448
Number of accounts closed during the year ending Oct. 31, 1891,	1,899
Total number of open accounts Oct. 31, 1891,	17,278
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	10,759 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	880,003 82
Number of same,	15,240
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	885,809 46
Number of same,	10,125
Date of examination by commissioner: March 26.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 14, 1891.

Personally appeared William H. Pitman, Treasurer of the New Bedford Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

BRISTOL, ss.

Nov. 14, 1891.

Personally appeared George Howland, Jr., President, and made affirmation that the annexed report is correct, to his best knowledge and belief, and Frederick S. Allen, Loum Snow, Otis N. Pierce, S. M. Lund, Thomas Wilcox and Geo. F. Kingman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 119.

WILLIAM WATKINS, *President.*

CHAS. H. PEIRCE, *Treasurer.*

WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WATKINS,

EDWARD D. MANDELL,

HORATIO HATHAWAY,

GILBERT ALLEN,

EDWARD S. TABER,

ANDREW G. PIERCE,

JOHN R. THORNTON.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2.30 to 5 P.M..

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,821,200 00	Deposits,	\$11,230,431 80
Bank stock as per schedule, .	1,387,660 00	Guaranty fund, .	523,000 00
Loans on bank stock,	42,800 00	Profit and loss account,	103,037 28
Railroad bonds as per schedule, .	892,000 00		
Loans on railroad stocks, . . .	71,000 00		
Railroad notes,	275,000 00		
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure, . .	3,000 00		
Loans on real estate,	1,989,984 00		
Loans on personal security, . .	3,889,420 00		
Loans to counties, cities or towns (notes),	103,000 00		
Deposits in banks, on interest, .	325,105 77		
Expense account,	903 28		
Cash on hand,	25,396 03		
	<u>\$11,856,469 08</u>		<u>\$11,856,469 08</u>

Cash on Deposit in Banks, amount in each :—

Merchants' National Bank, New Bedford,	\$6,161 95
First National Bank, New Bedford,	32,667 63
National Bank of Commerce, New Bedford,	47,369 67
Mechanics' National Bank, New Bedford,	7,727 16
Citizens' National Bank, New Bedford,	51,837 14
National Revere Bank, Boston,	96,173 89
National Bank of Redemption, Boston,	83,168 33

Loans on Bank Stock, amount on each :—

On 14 shares Merchants' National Bank, New Bedford,	\$1,200 00
On 9 shares First National Bank, New Bedford,	800 00
On 91 shares First National Bank, New Bedford,	5,300 00
On 7 shares Mechanics' National Bank, New Bedford,	700 00
On 10 shares Mechanics' National Bank, New Bedford,	1,000 00
On 5 shares Citizens' National Bank, New Bedford,	100 00
On 20 shares Citizens' National Bank, New Bedford,	2,000 00
On 9 shares First National Bank, New Bedford,	4,000 00
On 15 shares Mechanics' National Bank, New Bedford,	
On 22 shares National Bank of Commerce, New Bedford,	2,000 00
On 17 shares First National Bank, New Bedford,	
On 6 shares National Bank of Commerce, New Bedford,	2,200 00
On 12 shares Mechanics' National Bank, New Bedford,	
On 10 shares First National Bank, New Bedford,	2,000 00
On 13 shares First National Bank, New Bedford,	
On 10 shares Merchants' National Bank, New Bedford,	4,000 00
On 14 shares Mechanics' National Bank, New Bedford,	
On 60 shares National Bank of Commerce, New Bedford,	4,000 00
On 47 shares Massachusetts National Bank, Boston,	4,000 00
On 10 shares Mechanics' National Bank, New Bedford,	3,500 00
On 10 shares National Bank of Commerce, New Bedford,	
On 25 shares Falmouth National Bank, Falmouth,	10,000 00
On 100 shares First National Bank, Easton,	

Loans on Railroad Stock, amount on each :—

On 172 shares Boston & Maine R.R.,	\$21,000 00
On 500 shares Boston & Maine R.R.,	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 7s,	\$34,000	\$42,200 00	\$34,000 00
City of Bangor, Me., 6s,	100,000	110,500 00	100,000 00
of Bath, Me, 6s,	13,000	14,560 00	13,000 00*
of Boston, Mass, 6s,	14,000	14,140 00	14,000 00
of Boston, Mass, 4s,	100,000	101,500 00	100,000 00
of Boston, Mass., 5s,	459,000	514,260 00	459,000 00
of Cambridge, Mass, 6s,	12,000	12,720 00	12,000 00
of Charlestown, Mass, 5s,	100,000	102,000 00	100,000 00
of Charlestown, Mass, 6s,	3,000	3,030 00	3,000 00
of Chelsea, Mass., 6s,	28,000	31,080 00	28,000 00
of Chelsea, Mass, 4s,	40,000	40,700 00	40,000 00
of Cleveland, Ohio, 7s,	55,000	57,200 00	55,000 00
of Cleveland, Ohio, 5s,	11,000	11,820 00	11,000 00
of Cleveland, Ohio, 6s,	57,000	61,270 00	57,000 00
of Columbus, Ohio, 6s,	10,000	10,100 00	10,000 00*
of Danbury, Conn., 4s,	50,000	52,000 00	50,000 00
of Dayton, Ohio, 5s,	100,000	108,500 00	100,000 00
of Detroit, Mich, 4s,	300,000	300,000 00	300,000 00
District of Columbia 6s,	85,000	90,520 00	85,000 00
District of Columbia 5s,	84,000	91,980 00	84,000 00

* Legal investments when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich, 5s, .	\$60,000	\$62,100 00	\$60,000 00
of Fall River, Mass, 6s, .	1,000	1,100 00	1,000 00
of Fall River, Mass, 5s, .	1,000	1,070 00	1,000 00
of Fitchburg, Mass, 6s, .	2,000	2,040 00	2,000 00
of Fort Wayne, Ind, 6s, .	31,000	34,560 00	31,000 00
of Grand Rapids, Mich., 5s, .	130,000	141,050 00	130,000 00
of Lowell, Mass, 4s, .	20,000	20,300 00	20,000 00
of Lawrence, Mass., 6s, .	2,000	2,320 00	2,000 00
of Lynn, Mass, 6s, .	1,000	1,090 00	1,000 00
of Lynn, Mass, 4s, .	69,000	71,070 00	69,000 00
of Malden, Mass, 5s, .	17,000	17,000 00	17,000 00
of Manchester, N. H, 6s, .	6,000	6,360 00	6,000 00
of Middletown, Conn., 6s, .	28,000	31,180 00	28,000 00
of Nashua, N. H., 6s, .	5,000	5,000 00	5,000 00
of New Bedford, Mass., 6s, .	206,000	242,050 00	206,000 00
of New Bedford, Mass, 7s, .	5,000	5,050 00	5,000 00
of New Bedford, Mass., 4s, .	100,000	100,500 00	100,000 00
of New Bedford, Mass, 3½s, .	25,000	24,750 00	25,000 00
of New Bedford, Mass., 5s, .	10,000	11,200 00	10,000 00
of Pawtucket, R. I., 5s, .	5,000	5,320 00	5,000 00
of Peoria, Ill., 4½s, .	50,000	51,500 00	50,000 00
Town of Peterborough, N. H, 6s, .	5,000	5,000 00	5,000 00
City of Providence, R. I., 4½s, .	6,000	6,270 00	6,000 00
of Providence, R. I., 5s, .	169,200	184,800 00	169,200 00
of Providence, R. I, 6s, .	2,000	2,320 00	2,000 00
of Salem, Mass., 4s, .	100,000	102,500 00	100,000 00
City of Springfield, Ohio, 4½s, .	60,000	62,100 00	60,000 00
United States 4s, .	50,000	58,500 00	50,000 00
	\$2,821,200	\$3,030,180 00	\$2,821,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston,	\$36,000	\$43,560 00	\$36,000 00
150	Boston Nat'l Bank, Boston, .	15,000	16,800 00	15,000 00
30	National City Bank, Boston,	3,000	2,850 00	3,000 00
250	Continental N'l B'k, Boston, .	25,000	32,250 00	25,000 00
260	Columbian N'l B'k, Boston, .	26,000	27,820 00	26,000 00
90	Eliot National Bank, Boston,	9,000	10,980 00	9,000 00
170	National Eagle Bank, Boston,	17,000	17,510 00	17,000 00
30	Everett Nat'l Bank, Boston, .	3,000	3,090 00	3,000 00
230	First National Bank, Boston,	23,000	55,430 00	23,000 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
140	Howard Nat'l Bank, Boston,	\$14,000	\$15,400 00	\$14,000 00
90	Hamilton N'l Bank, Boston, .	9,000	10,800 00	9,000 00
100	Maverick Nat'l Bank, Boston,	10,000	—	10,000 00
230	Merchants' N'l Bank, Boston,	23,000	34,500 00	23,000 00
440	Massachusetts N'l B'k, Boston,	44,000	47,520 00	44,000 00
100	Monument N'l Bank, Boston,	10,000	22,000 00	10,000 00
460	N'l B'k of Commerce, Boston,	46,000	58,880 00	46,000 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	18,500 00	10,000 00
20	N'l Exchange Bank, Boston,	2,000	2,720 00	2,000 00
200	Nat'l Hide & Leather Bank, Boston,	20,000	24,800 00	20,000 00
380	N'l Bank of North America, Boston,	38,000	47,120 00	38,000 00
200	N'l B'k of Redemption, Boston,	20,000	25,400 00	20,000 00
490	Nat'l Bank of the Republic, Boston,	49,000	78,400 00	49,000 00
500	Nat'l Revere Bank, Boston, .	50,000	53,000 00	50,000 00
130	National Union Bank, Boston,	13,000	18,200 00	13,000 00
40	New England N'l B'k, Boston,	4,000	6,560 00	4,000 00
230	North National Bank, Boston,	23,000	31,970 00	23,000 00
530	Second Nat'l Bank, Boston, .	53,000	98,050 00	53,000 00
140	Shawmut N'l Bank, Boston, .	14,000	17,640 00	14,000 00
140	Shoe & Leather Nat'l Bank, Boston,	14,000	13,020 00	14,000 00
90	State National Bank, Boston,	9,000	10,890 00	9,000 00
108	Traders' Nat'l Bank, Boston,	10,800	10,800 00	10,800 00
350	Tremont Nat'l Bank, Boston,	35,000	35,700 00	35,000 00
130	Washington N'l B'k, Boston,	13,000	15,470 00	13,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,050 00	1,800 00
200	First National Bank, Chelsea,	20,000	24,000 00	20,000 00
22	National Bank of Fairhaven,	1,760	1,760 00	1,760 00
200	Fall River N'l B'k, Fall River,	20,000	22,000 00	20,000 00
250	Metacomet N'l B'k, Fall River,	25,000	32,500 00	25,000 00
45	Railroad Nat'l Bank, Lowell,	4,500	5,800 00	4,500 00
150	First National Bank, Malden,	15,000	21,750 00	15,000 00
1000	Citizens' N'l B'k, New Bedford,	100,000	130,000 00	100,000 00
1356	First N'l B'k, New Bedford,	135,600	203,400 00	135,600 00
1096	Merchants' Nat'l Bank, New Bedford,	109,600	208,240 00	109,600 00
1000	Mechanics' Nat'l Bank, New Bedford,	100,000	170,000 00	100,000 00
1366	N'l Bank of Commerce, New Bedford,	136,600	122,940 00	136,600 00
200	Third N'l Bank, Springfield,	20,000	40,000 00	20,000 00
70	Nat'l Bank of South Reading, Wakefield,	7,000	8,050 00	7,000 00
		\$1,387,660	\$1,900,120 00	\$1,387,660 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$110,000	\$110,000 00	\$110,000 00
Boston & Albany R.R. 6s, . . .	50,000	53,250 00	50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	13,000	14,620 00	13,000 00
Boston & Maine R.R. 7s,	26,000	27,300 00	26,000 00
Boston & Maine R.R. 4s,	200,000	202,000 00	200,000 00
Boston & Lowell R.R. 4½s, . . .	20,000	20,900 00	20,000 00
Boston & Lowell R.R. 5s,	36,000	37,080 00	36,000 00
Boston & Lowell R.R. 6s,	44,000	47,960 00	44,000 00
Boston & Lowell R.R. 7s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s,	38,000	40,280 00	38,000 00
Fitchburg R.R. 4½s,	200,000	205,000 00	200,000 00
New Bedford R.R. 7s,	75,000	78,370 00	75,000 00
Old Colony R.R. 6s,	70,000	77,350 00	70,000 00
	\$892,000	\$924,110 00	\$892,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,763 55	2½ per cent.	\$601,800 00	4½ per cent.	\$40,000 00	5¾ per cent.
179,342 22	3 " "	50,000 00	4¾ " "	1,789,220 00	5½ " "
40,000 00	3½ " "	115,000 00	4¾ " "	80,650 00	5¾ " "
795,000 00	4 " "	1,682,900 00	5 " "	234,134 00	6 " "
81,000 00	4¼ " "	971,500 00	5¼ " "		

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	20,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	5,150 00
Number of loans which are of an amount not exceeding \$3,000 each, 333	
Aggregate amount of the same,	394,023 00
Total number of loans upon real estate,	338
Amount of investments from which no income is received,	33,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	597,874 99
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	217,287 55
year ending Oct. 31, 1891, } 2 per cent., {	218,164 59
Number of accounts opened during the year ending Oct. 31, 1891, 2,455	
Number of accounts closed during the year ending Oct. 31, 1891, 2,311	

Total number of open accounts Oct. 31, 1891,	21,606
Total expenses of the corporation for the year ending Oct. 31, 1891, (exclusive of taxes),	\$22,060 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	1,479,637 45
Number of same,	13,238
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	1,922,670 19
Number of same,	15,289
Date of examination by commissioner : July 30.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 4, 1891.

Personally appeared Charles H. Peirce, Treasurer of the New Bedford Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

BRISTOL, ss.

Nov. 4, 1891.

Personally appeared William Watkins, President, and Edward D. Mandell, Edward S. Taber, Horatio Hathaway, Andrew G. Pierce, John R. Thornton and Gilbert Allen, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

NEWBURYPORT FIVE CENTS SAVINGS BANK — NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 40.

EBEN SUMNER, *President.*

J. A. MAYNARD, *Treasurer.*

J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EBEN SUMNER,
JOHN H. BALCH,

NATHANIEL DOLE,
A. W. GREENLEAF.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 30 to 4 P.M.; Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$54,000 00	Deposits,	\$892,314 02
Bank stock as per schedule, .	126,600 00	Guaranty fund,	42,660 14
Loan on bank stock,	9,000 00	Profit and loss account,	70,322 84
Railroad bonds as per schedule, .	40,000 00	Premium account,	8,231 00
Loan on railroad bonds,	4,000 00		
Real estate (for banking purposes),	35,000 00		
Real estate by foreclosure,	15,070 00		
Loans on real estate,	436,890 00		
Loans on personal security,	232,400 00		
Loans to counties, cities or towns (notes),	10,000 00		
Deposit in bank on interest,	46,137 48		
Expense account,	159 45		
Cash on hand,	4,271 07		
	<u>\$1,013,528 00</u>		<u>\$1,013,528 00</u>

Cash on Deposit in Bank : —

First National Bank, Newburyport, \$16,137 48

Loan on Bank Stock : —

On 116 shares Lake National Bank, Wolfboro', N.H., \$9,000 00

Loan on Railroad Bonds : —

On \$4,000 Boston & Albany R.R. 7s, \$4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . . .	\$4,000	\$3,973 33	\$4,000 00
of Bangor, Me, 6s, . . .	10,000	11,250 00	10,000 00
of Boston, Mass, 3½s, . . .	40,000	39,666 67	40,000 00
	\$54,000	\$54,890 00	\$54,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,417 50	\$1,000 00
60	Atlas National Bank, Boston,	6,000	7,290 00	6,000 00
33	Blackstone Nat'l Bank, Boston,	3,300	3,300 00	3,300 00
17	Boston National Bank, Boston,	1,700	1,904 00	1,700 00
8	Boylston Nat'l Bank, Boston,	800	1,032 00	800 00
80	National City Bank, Boston, .	8,000	7,680 00	8,000 00
13	Columbian N'l Bank, Boston, .	1,300	1,394 25	1,300 00
18	N'l B'k of Commerce, Boston,	1,800	2,299 50	1,800 00
50	National Bank of the Com- monwealth, Boston, . . .	5,000	9,250 00	5,000 00
42	Continental N'l Bank, Boston,	4,200	5,460 00	4,200 00
74	National Eagle Bank, Boston,	7,400	7,622 00	7,400 00
33	Eliot National Bank, Boston, .	3,300	4,026 00	3,300 00
50	Everett National Bank, Boston,	5,000	5,175 00	5,000 00
5	Nat'l Exchange Bank, Boston,	500	681 87	500 00
50	Globe National Bank, Boston,	5,000	5,000 00	5,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	3,100 00	2,500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,657 50	1,500 00
44	Market National Bank, Boston,	4,400	4,400 00	4,400 00
10	New England N'l B'k, Boston,	1,000	1,640 00	1,000 00
10	N'l B'k of No America, Boston,	1,000	1,235 00	1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,680 00	2,300 00
37	National Revere Bank, Boston,	3,700	3,922 00	3,700 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,260 00	1,000 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,272 00	1,200 00
158	Third National Bank, Boston,	15,800	16,807 25	15,800 00
33	Tremont Nat'l Bank, Boston, .	3,300	3,366 00	3,300 00
24	National Union Bank, Boston,	2,400	3,366 00	2,400 00
56	Nat'l Webster Bank, Boston, .	5,600	5,600 00	5,600 00
56	First N'l B'k, Newburyport, .	5,600	7,168 00	5,600 00
100	Mechanick's National Bank, Newburyport, . . .	10,000	12,300 00	10,000 00
60	Ocean N'l B'k, Newburyport, .	3,000	3,900 00	3,000 00
70	Shoe & Leather N'l B'k, Boston,	7,000	6,510 00	7,000 00
		\$126,600	\$145,935 87	\$126,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$15,425 00	\$15,000 00
Concord & Montreal R.R. 4s,	25,000	25,666 67	25,000 00
	<u>\$40,000</u>	<u>\$41,091 67</u>	<u>\$40,000 00</u>

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2 per cent.	\$205,000 00	5 per cent.	\$307,040 00	6 per cent.
41,137 48	4 "	26,500 00	5½ "	4,500 00	6½ "
10,000 00	4¾ "	130,850 00	5½ "	8,400 00	7 "

Amount invested in real estate for banking purposes,	\$35,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	33,000 00
Net income received from same during year ending Oct. 31, 1891,	1,612 91
Value, by books, of other real estate held or owned by foreclosure or otherwise,	15,070 00
Assessed value of the same,	34,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 252	
Aggregate amount of the same,	265,490 00
Total number of loans upon real estate, 277	
Amount of investments from which no income is received,	11,570 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	51,005 31
Times for the dividends fixed by the by-laws: first Monday in May and November.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	19,321 71
year ending Oct. 31, 1891, } 2 per cent., {	16,253 74
Number of accounts opened during the year ending Oct. 31, 1891, 308	
Number of accounts closed during the year ending Oct. 31, 1891, . 175	
Total number of open accounts Oct. 31, 1891, 3,013	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,265 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	148,156 30
Number of same, 1,381	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	110,827 05
Number of same, 1,171	
Date of examination by commissioner: September 4.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 18, 1891.

Personally appeared J. A. Maynard, Treasurer of the Newburyport Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANCIS O. PIKE, *Justice of the Peace.*

ESSEX, ss.

Nov. 18, 1891.

Personally appeared Eben Sumner, President, and P. H. Blumpey, John J. Currier, W. F. Houston, A. W. Greenleaf, Wm. R. Johnson, and J. V. Felker, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANCIS O. PIKE, *Justice of the Peace.*

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 16.

GEORGE HYDE, *President.*

SUSANNA M. DUNCKLEE, *Treasurer.*

CHAS. A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. F. C. HYDE,

GEORGE HYDE,

SAMUEL M. JACKSON.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$108,000 00	Deposits, . . .	\$1,955,677 57
Bank stock as per schedule, . . .	30,350 00	Guaranty fund, . . .	45,660 00
Railroad bonds as per schedule, . . .	109,000 00	Interest account, . . .	66,842 14
Loans on real estate, . . .	1,393,015 70		
Loans on personal security, . . .	384,277 22		
Loans to counties, cities or towns (notes), . . .	20,000 00		
Deposits in banks, on interest, . . .	17,617 45		
Deposit in bank, not on interest, . . .	2,500 00		
Expense account, . . .	242 71		
Cash on hand, . . .	3,176 63		
	<u>\$2,068,179 71</u>		<u>\$2,068,179 71</u>

Cash on Deposit in Banks, amount in each:—

Newton National Bank, Newton,	\$8,824 50
Wachusett National Bank, Fitchburg,	3,398 33
Mechanics' National Bank, Boston,	7,894 62

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Newton, Mass, 5s, . . .	\$50,000	\$56,500 00	\$50,000 00
of Worcester, Mass, 5s, . . .	5,000	5,600 00	5,000 00
of Cleveland, Ohio, 6s, . . .	6,000	6,300 00	6,000 00
of Cleveland, Ohio, 5s, . . .	19,000	19,230 00	19,000 00
of Bangor, Me., 6s, . . .	6,000	6,300 00	6,000 00
of Lewiston, Me., 6s, . . .	2,000	2,300 00	2,000 00
Town of Franklin, N. H., 4s, . . .	5,000	5,000 00	5,000 00
of Needham, Mass, 4s, . . .	15,000	15,000 00	15,000 00
	<u>\$108,000</u>	<u>\$116,230 00</u>	<u>\$108,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Cambridge N'l B'k, Cambridge,	\$1,000	\$1,800 00	\$1,000 00
50	Commercial N'l Bank, Boston,	5,000	4,800 00	5,000 00
30	National Bank of the Commonwealth, Boston, . . .	3,000	5,550 00	3,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
70	Lincoln Nat'l Bank, Boston, .	7,000	7,682 50	7,000 00
25	Natick National Bank, Natick,	2,500	3,250 00	2,500 00
15	Newton Nat'l Bank, Newton, .	1,500	1,200 00	1,500 00
30	National Revere Bank, Boston,	3,000	3,180 00	3,000 00
	South Framingham N'l Bank, South Framingham, . . .	25	25 00	25 00
6	State National Bank, Boston, .	600	729 00	600 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
3	Waltham N'l Bank, Waltham,	225	336 00	225 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,710 00	1,500 00
		\$30,350	\$37,762 50	\$30,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	\$4,000	\$4,240 00	\$4,000 00
Boston & Lowell R.R. 4s, . . .	21,000	21,000 00	21,000 00
Fitchburg R.R. 7s,	1,000	1,050 00	1,000 00
Fitchburg R.R. 5s,	27,000	29,100 00	27,000 00
Portland & Ogdensburg R.R. 6s, .	20,000	23,000 00	20,000 00
Lowell & Lawrence R.R. 6s, . . .	10,000	11,000 00	10,000 00
Leeds & Farmington R.R. 6s, . .	1,500	1,605 00	1,500 00
Old Colony R.R. 7s,	4,000	4,200 00	4,000 00
Maine Central R.R. 7s,	7,000	9,450 00	7,000 00
Maine Central R.R. 6s,	6,000	6,900 00	6,000 00
Portland & Kennebec R.R. 6s, . .	7,500	7,875 00	7,500 00
	\$109,000	\$119,420 00	\$109,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,324 50	2 per cent.	\$953,319 47	5 per cent.	\$122,316 53	6 per cent.
7,894 62	3 "	133,200 00	5½ "	400 00	7 "
23,398 33	4 "	568,056 92	5½ "		

Number of loans which are of an amount not exceeding \$2,000 each,	233	
Aggregate amount of the same,		\$391,675 95
Total number of loans upon real estate,	335	
Amount of investments from which no income is received,		4,916 53
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		123,268 89
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent.,	34,724 34
	2 per cent.,	35,918 53
Number of accounts opened during the year ending Oct. 31, 1891,	811	
Number of accounts closed during the year ending Oct. 31, 1891,	508	
Total number of open accounts Oct. 31, 1891,	7,593	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		6,630 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		403,772 35
Number of same,	6,968	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		354,057 05
Number of same,	4,700	
Date of examination by commissioner: May 28.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

NEWTON, Nov. 13, 1891.

Personally appeared Susanna M. Duncklee, Treasurer of the Newton Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

BENJ. F. BACON, *Justice of the Peace.*

MIDDLESEX, ss.

NEWTON, Nov. 13, 1891.

Personally appeared George Hyde, President, and Jas. F. C. Hyde, Wm. Henry Brackett, Chas. A. Miner, Samuel M. Jackson, Chas. E. Billings, Francis Murdock and Joseph N. Bacon, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJ. F. BACON, *Justice of the Peace.*

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 29.

A. C. HOUGHTON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. B. WRIGHT,

GEORGE L. RICE,

W. H. GAYLORD.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$202,800 00	Deposits,	\$1,946,576 82
Bank stock as per schedule, .	33,400 00	Guaranty fund,	60,000 00
Loans on bank stock,	10,950 00	Undivided earnings,	15,000 00
Railroad bonds as per schedule, .	20,000 00	State tax account,	2,500 00
Real estate (for banking purposes),	17,008 58		
Real estate by foreclosure,	26,057 81		
Loans on real estate,	1,208,177 80		
Loans on personal security,	229,070 33		
Loans to counties, cities or towns (notes),	211,000 00		
Deposits in banks, on interest,	32,312 80		
Deposits in banks, not on interest,	7,804 90		
Expense account,	642 86		
Interest account,	22,018 81		
Insurance,	210 00		
Cash on hand,	2,622 93		
	<hr/>		<hr/>
	\$2,024,076 82		\$2,024,076 82

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$2,312 80
Adams National Bank, North Adams,	34,243 98
Berkshire National Bank, North Adams,	3,560 92

Loans on Bank Stock, amount on each :—

On 137 shares Adams National Bank, North Adams,	\$10,500 00
On 5 shares Pittsfield National Bank, Pittsfield,	450 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass, 6s, . . .	\$3,000	\$3,120 00	\$3,000 00
City of Bangor, Me, 6s, . . .	5,000	5,400 00	5,000 00
of Cambridge, Mass, 6s, . . .	5,000	5,050 00	5,000 00
of Cleveland, Ohio, 7s, . . .	25,000	26,750 00	25,000 00
of Dayton, Ohio, 4s, . . .	20,000	20,500 00	20,000 00
of Fall River, Mass, 6s, . . .	11,000	13,520 00	11,000 00
of Lowell, Mass., 4s, . . .	10,000	10,350 00	10,000 00
of Lynn, Mass., 6s, . . .	1,000	1,050 00	1,000 00
of New Bedford, Mass, 6s, . . .	1,000	1,100 00	1,000 00
of Norwich, Conn., 4s, . . .	25,000	25,100 00	25,000 00
Town of Plymouth, Mass, 4s, . . .	33,800	34,650 00	33,800 00
City of Portland, Me., 6s, . . .	5,000	6,325 00	5,000 00*
of Providence, R. I., 5s, . . .	18,000	19,620 00	18,000 00
of Terre Haute, Ind, 5s, . . .	10,000	10,350 00	10,000 00
of Woonsocket, R. I., 4s, . . .	30,000	30,850 00	30,000 00
	\$202,800	\$213,735 00	\$202,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Lee National Bank, Lee, . . .	\$1,400	\$1,890 00	\$1,400 00
250	Adams Nat'l Bank, No. Adams, . . .	25,000	31,250 00	25,000 00
20	Berkshire N'l B'k, No. Adams, . . .	2,000	2,000 00	2,000 00
50	Pittsfield Nat'l Bank, Pittsfield, . . .	5,000	8,000 00	5,000 00
		\$33,400	\$43,140 00	\$33,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 4s,	\$20,000	\$18,000 00	\$20,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,312 80	2½ per cent.	\$90,000 00	4½ per cent.	\$246,025 84	6 per cent.
230,000 00	4 "	1,123,172 29	5 "		

Amount invested in real estate for banking purposes,	\$17,008 58
Estimated value of the same,	35,000 00
Assessed value of the same,	26,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	26,057 81
Assessed value of the same,	22,350 00
Number of loans which are of an amount not exceeding \$3,000 each, 344	
Aggregate amount of the same,	373,572 67
Total number of loans upon real estate,	385
Amount of investments from which no income is received,	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	96,115 84
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	35,223 27
year ending Oct. 31, 1891, } 2 per cent., {	36,169 24
Number of accounts opened during the year ending Oct. 31, 1891, . .	1,235
Number of accounts closed during the year ending Oct. 31, 1891, . .	1,096
Total number of open accounts Oct. 31, 1891,	5,836
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	7,701 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	464,743 86
Number of same,	6,775
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	448,216 57
Number of same,	4,891
Date of examination by commissioner: September 28.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 9, 1891.

Personally appeared V. A. Whitaker, Treasurer of the North Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. F. LUTHER, *Justice of the Peace.*

BERKSHIRE, ss.

Nov. 16, 1891.

Personally appeared A. C. Houghton, President, and E. S. Wilkinson, N. L. Millard, G. L. Rice, C. H. Cutting, Arthur Robinson, Wm. A. Gallup and A. B. Wright, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. F. LUTHER, *Justice of the Peace.*

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTH-AMPTON.

Incorporated March 1, 1842. Present number of corporators, 17.

H. G. KNIGHT, *President.*

L. MALTBY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. MALTBY,

OSCAR EDWARDS,

J. S. LATHROP.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$341,000 00	Deposits,	\$2,533,466 34
Bank stock as per schedule, .	56,500 00	Guaranty fund, .	128,000 00
Loans on bank stock,	25,785 35	Profit and loss ac-	
Railroad bonds as per schedule, .	450,000 00	count,	29,281 20
Loans on railroad stocks, . . .	1,500 00		
Real estate (for banking pur-			
poses),	18,000 00		
Real estate by foreclosure, . .	4,730 00		
Loans on real estate,	916,667 12		
Loans on personal security, . .	761,784 00		
Loans on depositors' books, . .	610 00		
Deposits in banks, on interest, .	109,119 41		
Cash on hand,	5,051 66		
	<hr/>		<hr/>
	\$2,690,747 54		\$2,690,747 54

Cash on Deposit in Banks, amount in each :—

Northampton National Bank, Northampton,	\$103,413 62
Globe National Bank, Boston,	5,705 79

Loans on Bank Stock, amount on each :—

On 4 shares Northampton National Bank, Northampton,	\$400 00
On 20 shares Northampton National Bank, Northampton,	2,000 00
On 10 shares Northampton National Bank, Northampton,	} 2,665 35
On 19 shares First National Bank, Northampton,	
On 10 shares First National Bank, Northampton,	600 00
On 5 shares First National Bank, Northampton,	225 00
On 37 shares First National Bank, Northampton,	3,700 00
On 3 shares First National Bank, Northampton,	300 00

On 14 shares First National Bank, Northampton,	\$1,070 00
On 5 shares First National Bank, Northampton,	} 650 00
On 10 shares Hampshire County National Bank, Northampton,	
On 2 shares Hampshire County National Bank, Northampton,	100 00
On 100 shares First National Bank, Easthampton,	10,000 00
On 10 shares First National Bank, Easthampton,	1,000 00
On 10 shares First National Bank, Easthampton,	1,000 00
On 10 shares First National Bank, Easthampton,	675 00
On 10 shares Ware National Bank, Ware,	1,000 00
On 5 shares Williamstown National Bank, Williamstown,	400 00

Loans on Railroad Stock, amount on each :—

On 9 shares Boston & Albany R.R.,	\$800 00
On 9 shares Connecticut River R.R.,	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$200,000	\$208,520 00	\$200,000 00
Town of Meriden, Conn., 4½s,	40,000	42,728 00	40,000 00
of Meriden, Conn., 6s,	20,000	22,578 00	20,000 00
City of Milwaukee, Wis., 7s,	7,000	8,677 00	7,000 00
of Dayton, Ohio, 5s,	24,000	25,490 00	24,000 00
of Providence, R.I., 4s,	50,000	51,750 00	50,000 00
	\$341,000	\$359,743 00	\$341,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
29	Atlantic Nat'l Bank, Boston,	\$2,900	\$4,089 00	\$2,900 00
53	Boston Nat'l Bank, Boston,	5,300	5,936 00	5,300 00
15	N'l B'k of Commerce, Boston,	1,500	2,775 00	1,500 00
10	Nat'l Exchange Bank, Boston,	1,000	1,360 00	1,000 00
105	First National Bank, Boston,	10,500	25,305 00	10,500 00
20	Merchants' N'l Bank, Boston,	2,000	3,000 00	2,000 00
27	N'l B'k of No. America, Boston,	2,700	3,348 00	2,700 00
50	Second Nat'l Bank, Boston,	5,000	9,250 00	5,000 00
26	Shawmut Nat'l Bank, Boston,	2,600	3,276 00	2,600 00
17	State National Bank, Boston,	1,700	2,057 00	1,700 00
17	Traders' Nat'l Bank, Boston,	1,700	1,700 00	1,700 00
20	Washington N'l Bank, Boston,	2,000	2,380 00	2,000 00
20	Nat'l Webster Bank, Boston,	2,000	2,000 00	2,000 00
100	Northampton National Bank, Northampton,	10,000	17,000 00	10,000 00
16	First N'l Bank, Northampton,	1,600	2,000 00	1,600 00
40	City Nat'l Bank, Worcester,	4,000	5,720 00	4,000 00
		\$56,500	\$91,196 00	\$56,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 7s, . .	\$100,000	\$100,750 00	\$100,000 00
Boston & Albany R R. 6s, . .	40,000	42,800 00	40,000 00
Boston & Lowell R R. 7s, . .	40,000	43,700 00	40,000 00
Boston & Maine R R. 7s, . .	70,000	73,850 00	70,000 00
Fitchburg R.R. 5s,	100,000	108,830 00	100,000 00
Boston & Albany R R. 5s, . .	50,000	54,815 00	50,000 00
Old Colony R R. 4s,	50,000	51,500 00	50,000 00
	\$450,000	\$476,245 00	\$450,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,705 79	2½ per cent.	\$59,574 00	4½ per cent.	\$75,600 00	5½ per cent.
103,413 62	3 " "	1,085,457 47	5 " "	15,000 00	5½ " "
7,150 00	4 " "	375,000 00	5½ " "	88,565 00	6 " "

Amount invested in real estate for banking purposes,	\$18,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	19,500 00
Net income received from same during year ending Oct. 31, 1891, . .	350 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,730 00
Assessed value of the same,	4,400 00
Net income received from same during year ending Oct. 31, 1891, . .	230 00
Number of loans which are of an amount not exceeding \$3,000 each, 353	
Aggregate amount of the same,	451,993 47
Total number of loans upon real estate,	362
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	134,038 14
Times for the dividends fixed by the by-laws: first Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	48,078 29
year ending Oct. 31, 1891, } 2 per cent., {	48,371 64
Number of accounts opened during the year ending Oct. 31, 1891, . .	1,007
Number of accounts closed during the year ending Oct. 31, 1891, . .	974
Total number of open accounts Oct. 31, 1891,	6,473
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	8,818 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	372,166 85
Number of same,	5,089
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	399,015 01
Number of same,	4,704
Date of examination by commissioner: August 4.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, SS.

Nov. 5, 1891.

Personally appeared L. Maltby, Treasurer of the Northampton Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

S. D. DRURY, *Justice of the Peace.*

HAMPSHIRE, SS.

Nov. 5, 1891.

Personally appeared H. G. Knight, President, and M. M. French, Oscar Edwards, J. S. Lathrop, Charles N. Clark and Oliver Walker, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

S. D. DRURY, *Justice of the Peace.*

NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 30.

SAMUEL F. WOODBRIDGE, *President.*MILTON L. WALTON, *Treasurer.*
GEORGE W. PARKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL F. WOODBRIDGE,RUSSELL S. EDWARDS,
CHARLES F. STRATTON,JOHN J. HENDERSON,
WM. FOX RICHARDSON.

Open for business Monday, Wednesday and Saturday, 9 A.M. to 1 P.M.;
also Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits,	\$294,754 32
Bank stock as per schedule, .	3,350 00	Guaranty fund, .	5,500 00
Railroad bonds as per schedule,	5,000 00	Profit and loss ac-	
Loan on railroad stock,	4,000 00	count,	9,980 22
Loans on real estate,	186,815 00		
Loans on personal security, . .	93,465 00		
Deposits in banks, on interest, .	10,121 63		
Suspense account,	41 75		
Cash on hand,	2,441 16		
	\$310,234 54		\$310,234 54

Cash on Deposit in Banks, amount in each : —

Howard National Bank, Boston,	\$1,617 20
Faneuil Hall National Bank, Boston,	8,504 43

Loan on Railroad Stock :—

On 51 shares on Concord & Montreal R.R.,	\$4,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$5,000	\$5,850 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l B'k, Boston,	\$2,000	\$2,000 00	\$2,000 00
15	First N'l Bank, Marlborough,	1,500	1,650 00	1,350 00
		\$3,500	\$3,650 00	\$3,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$2,000	\$2,120 00	\$2,000 00
Old Colony R.R. 4s,	3,000	3,030 00	3,000 00
	\$5,000	\$5,150 00	\$5,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,617 20	2½ per cent.	\$128,490 00	5½ per cent.	\$1,100 00	6½ per cent.
8,504 43	3 “	89,190 00	8 “	2,600 00	7 “
62,900 00	5 “				

Number of loans which are of an amount not exceeding \$3,000 each, 101
Aggregate amount of the same, \$124,830 00
Total number of loans upon real estate, 102
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 15,676 31
Times for the dividends fixed by the by-laws: January 10 and July 10.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 5,066 56
year ending Oct. 31, 1891, } 2 per cent., { 5,088 78
Number of accounts opened during the year ending Oct. 31, 1891, . 354
Number of accounts closed during the year ending Oct. 31, 1891, . 204
Total number of open accounts Oct. 31, 1891, 1,556
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes), 1,857 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 101,327 76
Number of same, 2,174
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 91,285 23
Number of same, 1,139
Date of examination by commissioner: March 9.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 14, 1891.

Personally appeared Milton L. Walton, Treasurer of the North Avenue Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GEORGE W. PARKE, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 14, 1891.

Personally appeared Samuel F. Woodbridge, President, and Russell S. Edwards, Charles F. Stratton, John J. Henderson, Daniel Fobes and Sylvanus M. Parsons, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, GEORGE W. PARKE, *Justice of the Peace.*

NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 27.

WM. H. MONTAGUE, *President.*

CHARLES E. BATCHELLER, *Treasurer.*

BONUM NYE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. H. MONTAGUE,
LUTHER P. DELAND,

GEORGE R. HAMANT,
FRANK A. SMITH.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$74,500 00	Deposits,	\$584,734 97
Loan on public funds,	1,000 00	Guaranty fund, . .	30,400 00
Bank stock as per schedule, .	1,400 00	Interest account, .	6,143 84
Railroad bonds as per schedule, .	158,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	38,987 64	count,	9,300 00
Loans on real estate,	327,293 40		
Loans to counties, cities or towns			
(notes),	9,000 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	19,522 26		
Expense account,	93 48		
Cash on hand,	682 03		
	<hr/>		<hr/>
	\$630,578 81		\$630,578 81

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston,	\$14,591 75
First National Bank, Worcester,	2,698 17
Chelsea Savings Bank, Chelsea,	} 2,232 34*
Essex Savings Bank, Lawrence,	
Boston Five Cents Savings Bank, Boston,	

Loan on Public Funds :—

On \$1,000 United States 4s,	\$1,000 00
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* Taken to secure indebtedness and since collected.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$16,000	\$17,410 70	\$16,000 00
of Cambridge, Mass., 6s, . . .	2,000	2,030 00	2,000 00
of Cleveland, Ohio, 6s, . . .	7,000	7,593 50	7,000 00
of Cleveland, Ohio, 5s, . . .	1,000	1,099 50	1,000 00
of Cleveland, Ohio, 7s, . . .	3,000	3,278 40	3,000 00
of Fort Wayne, Ind., 6s, . . .	16,000	18,027 20	16,000 00
of Milwaukee, Wis., 7s, . . .	1,000	1,239 60	1,000 00
State of New Hampshire 6s, . . .	1,500	1,724 60	1,500 00
City of Providence, R. I., 5s, . . .	7,000	7,810 00	7,000 00
of Portsmouth, N. H., 6s, . . .	5,000	5,550 00	5,000 00*
of Salem, Mass., 5s, . . .	2,000	2,247 60	2,000 00
of South Norwalk, Conn., 6s, . . .	5,000	5,298 00	5,000 00
of Springfield, Ohio, 5s, . . .	8,000	8,563 90	8,000 00
	\$74,500	\$81,873 00	\$74,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Ware National Bank, Ware, . . .	\$400	\$460 00	\$400 00
10	Eliot National Bank, Boston, . . .	1,000	1,340 00	1,000 00
		\$1,400	\$1,800 00	\$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$15,000	\$16,462 50	\$15,000 00
Boston & Albany R.R. 6s, . . .	7,000	7,490 00	7,000 00
Boston & Providence R.R. 7s, . . .	8,000	8,320 00	8,000 00
Boston & Maine R.R. 7s, . . .	31,000	32,405 00	31,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	5,000	5,650 00	5,000 00
Boston, Winthrop & Shore R.R. 5s, . . .	5,000	5,486 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s, . . .	10,000	10,300 00	10,000 00
Eastern R.R. 6s, . . .	27,000	33,480 00	27,000 00
New Bedford R.R. 7s, . . .	5,000	5,350 00	5,000 00
Old Colony R.R. 6s, . . .	8,000	8,618 00	8,000 00
Old Colony R.R. 7s, . . .	2,000	2,114 00	2,000 00
Portland & Ogdensburg R.R. 6s, . . .	25,500	28,962 90	25,500 00
Maine Central R.R. 6s, . . .	6,500	7,382 70	6,500 00
Maine Central R.R. 7s, . . .	3,000	3,495 00	3,000 00
	\$158,000	\$175,516 10	\$158,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,591 75	2½ per cent.	\$9,000 00	4½ per cent.	\$327,293 40	5½ per cent.
2,698 17	3 " "	1,000 00	5 " "	100 00	5 " "
2,232 34	4 " "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$38,987 64
Assessed value of the same,	43,230 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,391 02
Number of loans which are of an amount not exceeding \$3,000 each, 223	
Aggregate amount of the same,	236,343 40
Total number of loans upon real estate,	243
Amount of investments from which no income is received,	4,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	34,137 54
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	12,021 89
year ending Oct. 31, 1891, } 2 per cent., {	10,864 06
Number of accounts opened during the year ending Oct. 31, 1891, . . .	261
Number of accounts closed during the year ending Oct. 31, 1891, . . .	196
Total number of open accounts Oct. 31, 1891,	2,018
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,306 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	101,653 91
Number of same,	1,667
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	99,871 81
Number of same,	987
Date of examination by commissioner: January 26.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 21, 1891.

Personally appeared Charles E. Batcheller, Treasurer of the North Brookfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HIRAM KNIGHT, *Justice of the Peace.*

WORCESTER, SS.

Nov. 23, 1891.

Personally appeared Charles Duncan, Vice-President, and Geo. R. Hamant, E. D. Batcheller, Sumner Holmes, Frank A. Smith and Brainerd H. Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HIRAM KNIGHT, *Justice of the Peace.*

NORTH EASTON SAVINGS BANK—NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 26.

FREDERICK L. AMES, *President.*

C. R. FIELD, *Treasurer.*

C. R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FREDERICK L. AMES,

LEAVITT L. BERRY,

CYRUS LOTHROP,

W. K. GOWARD.

Open for business every business day, 9 A.M. to 12 M., 1.30 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$108,185 00	Deposits, . . .	\$735,328 21
Bank stock as per schedule, .	108,789 26	Guaranty fund, .	27,728 87
Loans on bank stock, . . .	11,500 00	Profit and loss ac-	
Railroad bonds as per schedule, .	51,592 22	count, . . .	10,056 28
Real estate by foreclosure, .	3,090 42		
Loans on real estate, . . .	313,055 96		
Loans on personal security, .	148,850 00		
Loans to counties, cities or towns			
(notes),	6,000 00		
Deposit in bank, on interest, .	5,971 59		
Deposit in bank, not on interest, .	15,694 97		
Expense account,	83 33		
Cash on hand,	300 61		
	<hr/>		<hr/>
	\$773,113 36		\$773,113 36

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$5,971 59
First National Bank, Easton,	15,694 97

Loans on Bank Stock, amount on each :—

On 76 shares First National Bank, Easton,	} \$10,000 00
On 36 shares Merchants' National Bank, New Bedford,	
On 15 shares First National Bank, Easton,	
	1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass, 4s, . .	\$15,000	\$15,525 00	\$15,000 00
City of Bangor, Me, 6s, . . .	8,000	8,840 00	6,960 00
of Columbus, Ohio, 4s, . .	6,000	6,060 00	6,000 00*
of Dayton, Ohio, 4s, . . .	6,000	6,000 00	6,000 00
Town of Greenfield, Mass, 4s, .	10,000	10,000 00	10,000 00
of Marlborough, Mass, 4s, .	1,000	1,035 00	1,000 00
of Montague, Mass, 4s, . .	10,000	10,200 00	10,000 00
of North Easton (Village Dis- trict), Mass., 4s,	30,000	30,450 00	30,225 00
of Randolph, Mass, 4s, . .	15,000	15,960 00	15,000 00
of Stoughton, Mass, 4s, . .	8,000	8,000 00	8,000 00
	\$109,000	\$112,010 00	\$108,185 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Traders' Nat'l Bank, Boston, .	\$3,000	\$3,030 00	\$2,880 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,500 00	2,375 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,875 00	2,700 00
25	Market National Bank, Boston,	2,500	2,500 00	2,300 00
20	National Eagle Bank, Boston,	2,000	2,180 00	2,180 00
25	New England N'l B'k, Boston,	2,500	4,175 00	3,325 00
57	National Revere Bank, Boston,	5,700	7,467 00	6,726 00
78	Everett Nat'l Bank, Boston, .	7,800	8,424 00	8,658 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,500 00	5,800 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,050 00	2,950 00
90	North National Bank, Boston,	9,000	12,960 00	10,485 00
25	Atlas National Bank, Boston, .	2,500	2,975 00	2,878 13
25	Atlantic Nat'l Bank, Boston, .	2,500	3,550 00	3,750 00
25	State National Bank, Boston, .	2,500	3,175 00	2,693 75
25	National City Bank, Boston, .	2,500	2,525 00	2,765 63
25	Manufacturers' N'l B'k, Boston,	2,500	2,700 00	2,375 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,350 00	5,500 00
38	Bristol Co N'l Bank, Taunton,	3,800	5,472 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	1,015 00	920 50
75	Neponset Nat'l Bank, Canton,	7,500	9,768 75	8,100 00
100	First National Bank, Easton, .	10,000	14,000 00	10,500 00
66	National City Bank, Lynn, . .	6,600	11,880 00	9,578 25
38	N'l B'k of Redemption, Boston,	3,800	5,282 00	4,789 00
		\$94,900	\$124,353 75	\$108,789 26

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$31,000	\$31,000 00	\$31,000 00
Old Colony R.R. 4½s, . . .	1,000	1,090 00	1,000 00
Old Colony R.R. 4s, . . .	5,000	5,150 00	5,000 00
Fitchburg R.R. 5s, . . .	5,000	5,475 00	5,000 00
Fitchburg R.R. 4s, . . .	10,000	9,750 00	9,592 22
	\$52,000	\$52,465 00	\$51,592 22

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,971 59	2½ per cent.	\$94,213 46	5½ per cent.	\$1,546 00	6½ per cent.
199,980 50	5 “	183,266 00	6 “	400 00	7 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,090 42
Assessed value of the same,	3,800 00
Net income received from same during year ending Oct. 31, 1891, . . .	217 36
Number of loans which are of an amount not exceeding \$3,000 each, 168	
Aggregate amount of the same,	197,705 96
Total number of loans upon real estate,	193
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	38,542 49
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	13,542 44
year ending Oct. 31, 1891, } 2 per cent., {	13,833 91
Number of accounts opened during the year ending Oct. 31, 1891, . . .	260
Number of accounts closed during the year ending Oct. 31, 1891, . . .	182
Total number of open accounts Oct. 31, 1891,	2,123
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,278 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	123,805 53
Number of same,	1,432
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	126,431 48
Number of same,	979
Date of examination by commissioner: May 8.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

NORTH EASTON, Nov. 10, 1891.

Personally appeared C. R. Field, Treasurer of the North Easton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. W. KENNEDY, *Justice of the Peace.*

BRISTOL, ss.

NORTH EASTON, Nov. 10, 1891.

Personally appeared Frederick L. Ames, President, and Geo. K. Davis, Oakes A. Ames, George Barrows, Willard K. Goward and Edwin W. Gilmore, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. W. KENNEDY, *Justice of the Peace.*

NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.*

HERBERT C. WELLS, *Treasurer.*

WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS L. JENKS,

A. J. TAYLOR,

INCREASE E. NOYES,

CLINTON VILES,

WILLIAM ROBINSON,

NATHANIEL J. RUST,

WILLIAM G. SHILLABER.

Open for business every business day, 9 A.M. to 2 P.M. ; and Saturday, for deposits only, until 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$60,000 00	Deposits,	\$1,194,086 31
Bank stock as per schedule, .	128,944 76	Guaranty fund,	26,900 00
Loans on bank stock,	13,690 00	Interest account,	29,466 45
Railroad bonds as per schedule, .	85,156 25		
Loans on real estate,	601,618 00		
Loans on personal security,	302,500 00		
Loans to counties, cities or towns (notes),	14,600 00		
Deposits in banks, on interest,	36,500 00		
Expense account,	2,076 07		
Premium account,	2,151 50		
Cash on hand,	3,216 18		
	<u>\$1,250,452 76</u>		<u>\$1,250,452 76</u>

Cash on Deposit in Banks, amount in each : —

Metropolitan National Bank, Boston,	\$15,000 00
Mechanics' National Bank, Boston,	15,000 00
National Security Bank, Boston,	6,500 00

Loans on Bank Stocks, amount on each :—

On 10 shares Windham County National Bank, Brooklyn, Conn.,	\$500 00
On 1 share Washington National Bank, Boston,	195 00
On 1 share National Bank of South Reading, Wakefield,	
On 3 shares Central National Bank, Boston,	300 00
On 5 shares Suffolk National Bank, Boston,	425 00
On 2 shares Atlas National Bank, Boston,	270 00
On 1 share National City Bank, Boston,	
On 100 shares National Bank of Methuen, Methuen,	8,000 00
On 50 shares Traders' National Bank, Boston,	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Mansfield, Mass, 4s,	\$10,000	\$10,000 00	\$10,000 00
City of Des Moines, Ia., 5s,	8,000	8,000 00	8,000 00
of East Saginaw, Mich., 6s,	15,000	15,000 00	15,000 00
of Gardiner, Me, 4s,	2,000	2,000 00	2,000 00
of Boston, Mass., 4s,	25,000	25,000 00	25,000 00
	\$60,000	\$60,000 00	\$60,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlas National Bank, Boston,	\$5,400	\$6,562 00	\$6,287 50
24	Boston National Bank, Boston,	2,400	2,700 00	2,892 50
66	National City Bank, Boston,	6,600	6,385 50	7,394 62
25	N'l B'k of Commerce, Boston,	2,500	3,203 12	3,111 87
5	Nat'l Bank of the Common- wealth, Boston,	500	926 25	660 00
85	National Eagle Bank, Boston,	8,500	8,755 00	9,577 25
38	Eliot National Bank, Boston,	3,800	4,636 00	4,504 37
20	Everett Nat'l Bank, Boston,	2,000	2,070 00	2,000 00
2	Faneuil Hall N'l Bank, Boston,	200	284 25	270 50
20	First National Bank, Boston,	2,000	4,820 00	3,970 00
44	Freeman's N'l Bank, Boston,	4,400	4,411 00	4,411 00
25	Globe National Bank, Boston,	2,500	2,506 25	2,502 25
10	N'l Hide & Leather B'k, Boston,	1,000	1,240 00	1,197 50
24	Howard Nat'l Bank, Boston,	2,400	2,652 00	2,775 00
88	Market National Bank, Boston,	8,800	8,800 00	8,994 24
20	Massachusetts N'l B'k, Boston,	2,000	2,165 00	2,011 25
14	Merchants' N'l Bank, Boston,	1,400	2,100 00	2,040 50
75	Metropolitan N'l B'k, Boston,	7,500	6,778 12	8,210 00
11	New England N'l B'k, Boston,	1,100	1,804 00	1,614 25
52	North National Bank, Boston,	5,200	7,241 00	7,030 50
2	Old Boston N'l Bank, Boston,	200	236 50	243 62
4	N'l B'k of Redemption, Boston,	400	508 00	501 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
34	National Revere Bank, Boston,	\$3,400	\$3,612 50	\$4,390 12
25	Second Nat'l Bank, Boston,	2,500	4,631 25	4,005 50
37	Shawmut Nat'l Bank, Boston,	3,700	4,662 00	4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	4,278 00	5,805 00
10	State National Bank, Boston, .	1,000	1,217 50	1,237 50
18	Suffolk National Bank, Boston,	1,800	1,912 50	2,137 25
25	Traders' Nat'l Bank, Boston, .	2,500	2,500 00	3,237 76
100	Third National Bank, Boston,	10,000	10,700 00	10,121 99
26	Tremont Nat'l Bank, Boston, .	2,600	2,658 50	3,360 25
6	National Union Bank, Boston,	600	841 50	847 50
3	Nat'l Webster Bank, Boston, .	300	300 00	317 25
50	First National Bank, Chelsea, .	5,000	6,100 00	5,767 42
10	State Street Safe Deposit and Trust Company, Boston, .	1,000	1,000 00	1,000 00
		\$109,800	\$125,197 74	\$128,944 76

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R R. 7s,	\$20,000	\$20,850 00	\$20,000 00
Fitchburg R.R. 4½s,	21,000	21,235 00	21,000 00
Fitchburg R R. 5s,	20,000	21,766 00	20,000 00
Fitchburg R R. 4s,	25,000	24,280 00	24,156 25
	\$86,000	\$88,131 00	\$85,156 25

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,500 00	3 per cent.	\$447,335 00	5 per cent.	\$161,348 00	6 per cent.
3,500 00	3½ " 0	59,000 00	5¼ " 4	9,375 00	7 " "
1,500 00	4½ " 2	239,350 00	5½ " 2	11,000 00	8 " "

Number of loans which are of an amount not exceeding \$3,000 each, 189

Aggregate amount of the same, \$275,808 00

Total number of loans upon real estate, 235

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 60,202 01

Times for the dividends fixed by the by-laws: January 1 and July 1.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., { \$19,486 97 2 per cent., { 20,663 46
Number of accounts opened during the year ending Oct. 31, 1891,	878
Number of accounts closed during the year ending Oct. 31, 1891,	607
Total number of open accounts Oct. 31, 1891,	3,985
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	6,611 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	497,676 89
Number of same,	5,663
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	408,497 78
Number of same,	4,083
Date of examination by commissioner: January 29.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 11, 1891.

Personally appeared Herbert C. Wells, Treasurer of the North End Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES F. FARLEY, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 11, 1891.

Personally appeared Thomas L. Jenks, President, and Clinton Viles, Increase E. Noyes, William Robinson, William G. Shillaber and William C. Williamson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAMES F. FARLEY, *Justice of the Peace.*

NORTH MIDDLESEX SAVINGS BANK—AYER.

Incorporated March 11, 1885. Present number of corporators, 26.

BENJ. H. HARTWELL, *President.*

SARAH T. TUTEN, *Treasurer.*

JAMES R. GRAY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BENJ. H. HARTWELL,

L. J. SPAULDING,

ANDREW ATWOOD,

EDWIN L. WHITE,

ALFRED PAGE.

Open for business every business day, 9 to 11 A.M., 12.30 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$18,334 00	Deposits,	\$194,482 76
Loans on bank stock,	1,500 00	Guaranty fund,	2,500 00
Railroad bonds as per schedule, . . .	16,862 50	Interest account,	1,994 29
Loans on real estate,	126,944 40	Earnings undivided,	833 81
Loans on personal security,	36,459 08	Bills payable,	5,000 00
Deposit in bank, on interest,	2,000 00		
Deposit in bank, not on interest, . . .	725 66		
Expense account,	232 24		
Town tax,	3 04		
Interest overdue,	132 33		
Suspense,	1,500 00		
Cash on hand,	117 61		
	<u>\$204,810 86</u>		<u>\$204,810 86</u>

Cash on Deposit in Bank :—

First National Bank, Ayer, \$2,725 66

Loans on Bank Stock, amount on each :—

On 10 shares Winchendon National Bank, Winchendon, \$1,000 00

On 5 shares First National Bank, Ayer, 500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	First National Bank, Ayer, .	\$2,500	\$2,500 00	\$2,655 00
10	Blackstone Nat'l B'k, Boston, .	1,000	1,020 00	1,140 00
15	Continental N'l Bank, Boston,	1,500	1,935 00	1,911 25
10	Commercial N'l Bank, Boston,	1,000	1,000 00	970 00
10	Eliot National Bank, Boston, .	1,000	1,300 00	1,355 00
15	Howard Nat'l Bank, Boston, .	1,500	1,665 00	1,686 25
20	N'l Hide & Leather B'k, Boston,	2,000	2,560 00	2,540 00
5	People's Nat'l Bank, Boston, .	500	810 00	850 00
10	State National Bank, Boston, .	1,000	1,240 00	1,277 50
20	Prescott Nat'l Bank, Lowell, .	2,000	3,060 00	3,060 00
7	N'l B'k of No America, Boston,	700	903 00	889 00
		\$14,700	\$17,993 00	\$18,334 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$3,000	\$3,000 00	\$3,000 00
Fitchburg R.R. 5s,	13,000	13,940 00	13,862 50
	\$16,000	\$16,940 00	\$16,862 50

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	2 per cent.	\$10,550 00	5½ per cent.	\$100 00	7 per cent.
35,300 00	5 "	118,953 48	6 "		

Number of loans which are of an amount not exceeding \$3,000 each, 131
 Aggregate amount of the same, \$131,494 40
 Total number of loans upon real estate, 118
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 11,325 71
 Times for the dividends fixed by the by-laws: January 5 and July 5.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 3,388 20
 year ending Oct. 31, 1891, } 2 per cent., { 3,626 70
 Number of accounts opened during the year ending Oct. 31, 1891, . 377
 Number of accounts closed during the year ending Oct. 31, 1891, . 275
 Total number of open accounts Oct. 31, 1891, 1,169

Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	\$988 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	88,109 68
Number of same,	1,355
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	94,766 90
Number of same,	789
Date of examination by commissioner: February 2.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 10, 1891.

Personally appeared Sarah T. Tuten, Treasurer of the North Middlesex Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

LEVI WALLACE, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 10, 1891.

Personally appeared Benj. H. Hartwell, President, and Andrew Atwood, Oliver K. Pierce, Daniel W. Fletcher, C. C. Bennett and George G. Osgood, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LEVI WALLACE, *Justice of the Peace.*

ORANGE SAVINGS BANK — ORANGE.

Incorporated March 30, 1871. Present number of corporators, 27.

JOHN W. WHEELER, *President.*

WARREN M. KING, *Treasurer.*

WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

G. A. WHIPPLE,
F. L. WATERS,

C. A. TOWNE,
W. M. KING.

Open for business every business day, 9 A.M. to 4 P. M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$45,000 00	Deposits,	\$677,219 45
Bank stock as per schedule, .	37,900 00	Guaranty fund, .	16,000 00
Loans on bank stock, . . .	2,100 00	Interest account, .	1,741 49
Railroad bonds as per schedule, .	39,000 00	Profit and loss ac-	
Loans on real estate, . . .	472,715 00	count,	8,260 89
Loans on personal security, .	63,750 00		
Loans to counties, cities or towns			
(notes),	21,600 00		
Deposits in banks, on interest, .	20,600 00		
Expense account,	398 88		
Cash on hand,	157 95		
	\$703,221 83		\$703,221 83

Cash on Deposit in Banks, amount in each :—

Adams National Bank, North Adams,	\$5,000 00
Orange National Bank, Orange,	15,600 00

Loans on Bank Stock, amount on each :—

On 4 shares Orange National Bank, Orange,	\$200 00
On 3 shares Orange National Bank, Orange,	300 00
On 12 shares Orange National Bank, Orange,	1,000 00
On 9 shares Winchester National Bank, Winchester, N. H.,	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass , 5s, . .	\$5,000	\$5,800 00	\$5,000 00
of Gardiner, Me , 4s, . .	6,000	6,060 00	6,000 00
of Lynn, Mass , 6s, . .	3,000	3,240 00	3,000 00
of Manchester, N. H , 4s, . .	15,000	15,300 00	15,000 00
Town of Orange, Mass , 4s, . .	16,000	16,000 00	16,000 00
	\$45,000	\$46,400 00	\$45,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston, .	\$1,500	\$1,800 00	\$1,500 00
5	Boylston Nat'l Bank, Boston,	500	650 00	500 00
3	Central Nat'l B'k, Boston, .	300	526 00	300 00
65	Eliot National Bank, Boston, .	6,500	8,060 00	6,500 00
4	Everett Nat'l Bank, Boston, .	400	412 00	400 00
20	First Ward N'l Bank, Boston,	2,000	2,600 00	2,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,020 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	620 00	500 00
11	N'l B'k of No. America, Boston,	1,100	1,364 00	1,100 00
25	Nat'l Webster Bank, Boston, .	2,500	2,500 00	2,500 00
10	North National Bank, Boston,	1,000	1,390 00	1,000 00
30	Tremont Nat'l Bank, Boston,	3,000	3,000 00	3,000 00
10	First National Bank, Chelsea,	1,000	1,230 00	1,000 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,465 00	3,300 00
100	Orange Nat'l Bank, Orange, .	10,000	14,500 00	10,000 00
10	First Nat'l Bank, Springfield,	1,000	1,400 00	1,000 00
10	Third Nat'l Bank, Springfield,	1,000	1,800 00	1,000 00
3	Union Market National Bank, Watertown,	300	420 00	300 00
		\$37,900	\$47,757 00	\$37,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R 6s, . . .	\$10,000	\$10,700 00	\$10,000 00
Conn & Passumpsic Rivers R.R. 7s,	10,000	10,300 00	10,000 00
Fitchburg R.R 5s,	18,000	18,540 00	18,000 00
Old Colony R R. 6s,	1,000	1,050 00	1,000 00
	\$39,000	\$40,590 00	\$39,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,600 00 25,100 00	2 per cent. 4½ "	\$428,883 50 65,438 50	5 per cent. 5½ "	\$45,743 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 274
 Aggregate amount of the same, \$261,918 60
 Total number of loans upon real estate, 280
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 33,540 08
 Times for the dividends fixed by the by-laws: February 1 and August 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 12,261 03
 year ending Oct. 31, 1891, } 2 per cent., { 12,520 87
 Number of accounts opened during the year ending Oct. 31, 1891, 523
 Number of accounts closed during the year ending Oct. 31, 1891, 361
 Total number of open accounts Oct. 31, 1891, 2,890
 Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 1,713 93
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 163,674 09
 Number of same, 2,548
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 154,460 51
 Number of same, 1,951
 Date of examination by commissioner: April 16.

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss.

Nov. 18, 1891.

Personally appeared Warren M. King, Treasurer of the Orange Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE W. ANDREWS, *Justice of the Peace.*

FRANKLIN, ss.

Nov. 18, 1891.

Personally appeared John W. Wheeler, President, and Geo. A. Whipple, Levi Kilburn, Augustus J. Fisher, F. D. Kellogg and J. H. Clark, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE W. ANDREWS, *Justice of the Peace.*

PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 49.

JAMES B. SHAW, *President.*

L. E. MOORE, *Treasurer.*

S. S. TAFT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ENOS CALKINS,

HENRY G. LOOMIS,

GEORGE MOOERS,

T. D. POTTER,

JAMES B. SHAW.

Open for business every business day, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$30,000 00	Deposits, . . .	\$976,454 09
Bank stock as per schedule, .	47,835 00	Guaranty fund, .	27,000 00
Loan on bank stock, . . .	4,000 00	Profit and loss ac-	
Railroad bonds as per schedule, .	70,000 00	count, . . .	16,483 93
Loan on railroad stock, . . .	4,100 00	Rent account, . .	65 14
Real estate (for banking pur-			
poses),	18,000 00		
Loans on real estate,	587,437 42		
Loans on personal security, .	208,469 41		
Loans to counties, cities or towns			
(notes),	23,912 81		
Loans on depositors' books, .	188 16		
Deposit in bank, on interest, .	24,000 00		
Expense account,	1,038 33		
Cash on hand,	1,022 03		
	<u>\$1,020,003 16</u>		<u>\$1,020,003 16</u>

Cash on Deposit in Bank :—

Palmer National Bank, Palmer, \$24,000 00

Loan on Bank Stock :—

On 40 shares Palmer National Bank, Palmer, \$4,000 00

Loan on Railroad Stock :—

On 40 shares Boston & Albany R.R., \$4,100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s, .	\$10,000	\$9,450 00	\$10,000 00*
of Lynn, Mass., 3½s, .	10,000	9,760 00	10,000 00
of Malden, Mass, 4s, .	10,000	10,285 00	10,000 00
	\$30,000	\$29,495 00	\$30,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	N'l B'k of Commerce, Boston,	\$2,300	\$2,932 00	\$2,835 00
50	Eliot National Bank, Boston, .	5,000	6,100 00	6,250 00
10	N'l B'k of No. America, Boston,	1,000	1,237 00	1,000 00
25	State National Bank, Boston, .	2,500	3,025 00	2,925 00
20	Suffolk Nat'l Bank, Boston, .	2,000	2,120 00	2,200 00
10	Brockton N'l Bank, Brockton,	1,000	1,120 00	1,000 00
33	Monson Nat'l Bank, Monson,	3,300	4,950 00	4,125 00
116	Palmer Nat'l Bank, Palmer, .	11,600	17,400 00	13,900 00
51	Agawam N'l B'k, Springfield,	5,100	5,100 00	6,375 00
50	Chapin N'l Bank, Springfield,	5,000	7,500 00	6,350 00
7	Ware National Bank, Ware, .	700	840 00	875 00
		\$39,500	\$52,324 00	\$47,835 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . .	\$10,000	\$10,100 00	\$10,000 00
Boston & Maine R.R. 4s, . .	20,000	20,000 00	20,000 00
Eastern R.R. 6s,	10,000	12,400 00	10,000 00
Fitchburg R.R. 4s,	20,000	19,500 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,900 00	10,000 00
	\$70,000	\$72,900 00	\$70,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,000 00	2½ per cent.	\$374,456 97	5 per cent.	\$1,295 00	6½ per cent.
14,430 00	4 “	83,796 57	5½ “	700 00	7 “
3,500 00	4½ “	349,929 26	6 “		

Amount invested in real estate for banking purposes,	\$18,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	9,750 00
Net income received from same during year ending Oct. 31, 1891,	936 69
Number of loans which are of an amount not exceeding \$3,000 each, 395	
Aggregate amount of the same,	451,217 86
Total number of loans upon real estate,	342
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	52,181 94
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	19,033 97
year ending Oct. 31, 1891, } 2 per cent., {	19,073 97
Number of accounts opened during the year ending Oct. 31, 1891,	521
Number of accounts closed during the year ending Oct. 31, 1891,	469
Total number of open accounts Oct. 31, 1891,	2,982
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,622 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	182,444 32
Number of same,	2,540
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	229,480 52
Number of same,	1,790
Date of examination by commissioner: April 14.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 18, 1891.

Personally appeared L. E. Moore, Treasurer of the Palmer Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ARTHUR E. FITCH, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 18, 1891.

Personally appeared James B. Shaw, President, and O. P. Allen, E. G. Hastings, Chas. B. Fiske, Enos Calkins and Henry G. Loomis, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ARTHUR E. FITCH, *Justice of the Peace.*

PENTUCKET SAVINGS BANK—HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 21.

GEO. H. CARLETON, *President.*

CHAS. S. TITCOMB, *Treasurer.*

CHAS. S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. H. CARLETON,

JOHN A. GALE,

GEO. A. GREENE,

J. W. VITNUM,

OLIVER TAYLOR.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 3 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,000 00	Deposits,	\$20,508 85
Railroad bonds as per schedule, .	2,000 00	Interest account, .	8 00
Loans on real estate,	9,733 75		
Deposit in bank, on interest, .	500 00		
Deposit in bank, not on interest, .	7,010 82		
Expense account,	184 50		
Premium account,	87 78		
	\$20,516 85		\$20,516 85

Cash on Deposit in Banks, amount in each:—

Second National Bank, Haverhill,	\$7,010 82*
Amesbury National Bank, Amesbury,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 4s, . . .	\$1,000	\$1,000 00	\$1,000 00

* Excess has since been corrected.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$2,000	\$2,090 00	\$2,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$500 00	5½ per cent.	\$9,733 75	6 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each,	12	
Aggregate amount of the same,		\$12,733 75
Total number of loans upon real estate,	10	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		8 00
Times for the dividends fixed by the by-laws: first Wednesday in February and August.		
Number of accounts opened during the year ending Oct. 31, 1891,	132	
Number of accounts closed during the year ending Oct. 31, 1891,	6	
Total number of open accounts Oct. 31, 1891,	126	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		184 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		21,388 85
Number of same,	170	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		880 00
Number of same,	13	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, SS.

Nov. 18, 1891.

Personally appeared Charles S. Titcomb, Treasurer of the Pentucket Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HORACE E. BARTLETT, *Justice of the Peace.*

ESSEX, SS.

Nov. 19, 1891.

Personally appeared George H. Carleton, President, and John A. Gale, J. W. Vittum, G. A. Greene, W. Monroe Nichols and Geo. E. Elliott, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. G. WOOD, *Justice of the Peace.*

PEOPLE'S SAVINGS BANK—HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 50.

WILLIAM SKINNER, *President.*

F. H. CHAMBERLIN, *Treasurer.*

A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM SKINNER,

E. P. CLARK,

JAMES H. NEWTON,

E. L. MUNN,

JOHN TILLEY.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$5,000 00	Deposits, . . .	\$338,384 27
Loans on bank stock, . . .	9,750 00	Guaranty fund, .	5,249 35
Loan on railroad stock, . .	2,600 00	Interest account, .	3,616 59
Loans on real estate, . . .	229,034 00		
Loans on personal security, .	79,203 50		
Deposit in bank on interest, .	13,485 30		
Cash on hand,	8,177 41		
	\$347,250 21		\$347,250 21

Cash on Deposit in Bank :—

Home National Bank, Holyoke, \$13,485 30

Loans on Bank Stock, amount on each :—

On 24 shares Franklin County National Bank, Greenfield,	\$2,000 00
On 10 shares First National Bank, Springfield,	} 1,300 00
On 3 shares Agawam National Bank, Springfield,	
On 2 shares Agawam National Bank, Springfield,	
On 5 shares Third National Bank, Springfield,	} 2,000 00
On 20 shares Home National Bank, Holyoke,	

On 11 shares Home National Bank, Holyoke,	\$800 00
On 15 shares City National Bank, Holyoke,	} 1,000 00
On 10 shares Conway National Bank, Conway,	
On 20 shares Home National Bank, Holyoke,	1,200 00
On 20 shares Quinsigamond National Bank, Worcester,	1,300 00

Loan on Railroad Stock : —

On 14 shares New York, New Haven & Hartford R.R.,	} \$2,600 00
On 12 shares Connecticut River R.R.,	

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Home Nat'l Bank, Holyoke, .	\$5,000	\$5,750 00	\$5,000 00

Total Amount of Loans with Each Specified Rate of Interest

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,485 30 279,887 50	4 per cent. 5 "	\$40,000 00	5½ per cent.	\$700 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, .	86	
Aggregate amount of the same,		\$130,584 00
Total number of loans upon real estate,	79	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		15,987 74
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		5,510 45
year ending Oct. 31, 1891, } 2 per cent., {		5,653 34
Number of accounts opened during the year ending Oct. 31, 1891, .	299	
Number of accounts closed during the year ending Oct. 31, 1891, .	219	
Total number of open accounts Oct. 31, 1891,	997	
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex- clusive of taxes),		1,228 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		122,022 18
Number of same,	1,803	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		97,513 40
Number of same,	948	
Date of examination by commissioner: April 17.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 13, 1891.

Personally appeared F. H. Chamberlin, Treasurer of the People's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. L. GREEN, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 13, 1891.

Personally appeared William Skinner, President, and E. L. Munn, E. P. Clark, J. C. Hubbard, James H. Newton and John Tilley, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

A. L. GREEN, *Justice of the Peace.*

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 12, 1864. Present number of corporators, 201.

SAMUEL R. HEYWOOD, *President.*

CHARLES M. BENT, *Treasurer.*

FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL R. HEYWOOD,	WARREN WILLIAMS,
AUGUSTUS N. CURRIER,	CALVIN FOSTER,
THOMAS M. ROGERS,	SAMUEL D. NYE,
EDWIN T. MARBLE.	

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M., 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$618,651 00	Deposits, . . .	\$5,870,825 85
Bank stock as per schedule, .	699,575 00	Guaranty fund, .	176,264 37
Loans on bank stock, . . .	10,400 00	Interest account, .	77,959 67
Railroad bonds as per schedule,	921,630 00	Profit and loss ac-	
Loan on railroad bonds, . . .	800 00	count,	2,044 68
Loan on railroad stock, . . .	1,600 00	Suspense account, .	100 64
Real estate (for banking pur-			
poses),	87,500 00		
Loans on real estate,	2,812,385 36		
Loans on personal security, .	903,677 55		
Loans to counties, cities or towns			
(notes),	23,050 00		
Loans on depositors' books, .	740 00		
Deposits in banks, on interest, .	26,271 06		
Deposits in banks, not on interest,	5,000 00		
Expense account,	3,118 59		
Rent account,	278 11		
Cash on hand,	12,518 54		
	<u>\$6,127,195 21</u>		<u>\$6,127,195 21</u>

Cash on Deposit in Banks, amount in each : —

Central National Bank, Worcester,	\$21,204 18
National Bank of the Republic, Boston,	10,066 88

Loans on Bank Stock, amount on each :—

On 10 shares Shawmut National Bank, Boston,	\$1,000 00
On 5 shares Chicopee National Bank, Springfield,	} 2,000 00
On 5 shares Hadley Falls National Bank, Holyoke,	
On 10 shares Crocker National Bank, Turner's Falls,	
On 11 shares Hadley Falls National Bank, Holyoke,	1,100 00
On 1 share Hampshire County National Bank, Northampton,	} 800 00
On 7 shares First National Bank, Northampton,	
On 5 shares Chicopee National Bank, Springfield,	500 00
On 10 shares Crocker National Bank, Turner's Falls,	1,000 00
On 50 shares First National Bank, Westborough,	4,000 00

Loan on Railroad Bonds :—

On \$1,000 Leeds & Farmington R.R. 6s,	\$800 00
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Loans on Railroad Stock, amount on each :—

On 12 shares New York, New Haven & Hartford R.R.,	\$100 00
On 10 shares Boston & Maine R.R.,	1,500 00*

* Additional collateral for this loan has since been received.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	\$13,000 00	\$13,585 00	\$13,000 00
of Beverly, Mass., 4s,	10,000 00	10,575 00	10,250 00
City of Boston, Mass, 4s,	100,000 00	102,750 00	103,100 00
of Cleveland, Ohio, 6s,	16,000 00	17,440 00	17,028 00
of Columbus, Ohio, 4s,	35,000 00	35,000 00	36,220 00*
Dalton, Mass, Fire District 4s,	20,000 00	20,900 00	20,517 00
City of Dover, N. H., 6s,	3,000 00	3,135 00	3,090 00
Town of Holbrook, Mass, 4s,	30,000 00	30,900 00	31,230 00
City of Indianapolis, Ind, 7 $\frac{3}{10}$ s,	7,000 00	7,455 00	7,340 00
of Indianapolis, Ind, 8s,	16,000 00	17,600 00	17,070 00
of Lewiston, Me, 4s,	1,500 00	1,500 00	1,500 00
of Milwaukee, Wis, 4s,	93,000 00	93,000 00	93,000 00
of Norwich, Conn., 5s,	19,000 00	22,182 50	21,672 00
of Peoria, Ill, 4s,	12,000 00	12,000 00	12,000 00
of Portsmouth, N. H., 4s,	5,000 00	5,000 00	5,000 00*
of Providence, R. I., 5s,	9,000 00	10,035 00	9,890 00
of Scranton, Pa., 5s,	5,000 00	5,400 00	5,276 00
of Scranton, Pa., 6s,	6,000 00	6,600 00	6,549 00
of Scranton, Pa, 7s,	10,000 00	10,575 00	10,443 00
of Springfield, Ohio, 6s,	10,332 80	11,211 08	10,640 00
of Springfield, Ohio, 5s,	12,000 00	12,690 00	12,366 00
Town of Westborough, Mass, 5s,	2,000 00	2,340 00	2,165 00
City of Worcester, Mass, 4s,	100,000 00	104,250 00	103,510 00
of Worcester, Mass, 6s,	63,000 00	64,417 50	63,795 00
City of Dayton, Ohio, 6s,	2,000 00	2,160 00	2,000 00
	\$599,832 80	\$622,701 08	\$618,651 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
105	Atlas National Bank, Boston, .	\$10,500	\$12,757 50	\$12,100 00
119	Atlantic Nat'l Bank, Boston, .	11,900	16,660 00	15,827 00
129	Blackstone Nat'l Bank, Boston,	12,900	12,932 25	14,072 75
125	Boston National Bank, Boston,	12,500	14,062 50	14,366 00
99	N'l B'k of Commerce, Boston,	9,900	12,684 38	11,765 00
137	Columbian Nat'l Bank, Boston,	13,700	14,522 00	16,225 00
50	Continental Nat'l B'k, Boston,	5,000	6,462 50	5,812 00
130	National Eagle Bank, Boston,	13,000	13,487 50	13,650 00
167	Eliot National Bank, Boston, .	16,700	20,374 00	20,636 00
44	Everett Nat'l Bank, Boston, .	4,400	4,554 00	4,400 00
189	National City Bank, Boston, .	18,900	18,002 25	20,323 00
67	Nat'l Exchange Bank, Boston,	6,700	9,162 25	7,867 00
238	Freeman's Nat'l Bank, Boston,	23,800	23,800 00	26,720 00
217	Globe National Bank, Boston,	21,700	21,754 25	21,700 00
127	Hamilton Nat'l Bank, Boston, .	12,700	15,240 00	15,369 00
152	N'l Hide & Leather B'k, Boston,	15,200	18,848 00	17,802 00
149	Manufacturers' N'l B'k, Boston,	14,900	15,160 75	14,900 00
237	Market Nat'l Bank, Boston, .	23,700	23,700 00	23,700 00
70	Merchants' N'l Bank, Boston, .	7,000	10,500 00	9,343 00
10	Mechanics' N'l Bank, Boston,	1,000	1,300 00	1,250 00
88	N'l B'k of No. America, Boston,	8,800	10,978 00	9,480 00
58	New England N'l B'k, Boston,	5,800	9,512 00	8,536 00
205	Old Boston N'l Bank, Boston,	20,500	24,241 25	23,935 00
149	N'l B'k of Redemption, Boston,	14,900	18,923 00	19,419 00
300	N'l B'k of the Republic, Boston,	30,000	48,300 00	39,924 00
42	Nat'l Revere Bank, Boston, .	4,200	4,462 50	4,540 00
56	Second Nat'l Bank, Boston, .	5,600	10,374 00	8,600 00
59	Shawmut Nat'l Bank, Boston,	5,900	7,434 00	7,075 00
228	Shoe & Leather N'l B'k, Boston,	22,800	21,204 00	23,200 00
68	State National Bank, Boston, .	6,800	8,287 50	8,095 75
153	Suffolk Nat'l Bank, Boston, .	15,300	16,256 25	16,918 00
150	Tremont Nat'l Bank, Boston, .	15,000	15,337 50	16,242 50
51	National Union Bank, Boston,	5,100	7,152 75	6,987 00
145	Washington N'l Bank, Boston,	14,500	17,255 00	17,305 00
70	Nat'l Webster Bank, Boston, .	7,000	7,000 00	7,277 00
154	Central N'l Bank, Worcester,	15,400	22,700 00	22,330 00
82	Citizens' N'l Bank, Worcester,	8,200	10,414 00	10,004 00
260	City Nat'l Bank, Worcester, .	26,000	37,700 00	32,500 00
179	Mechanics' N'l B'k, Worcester,	17,900	18,795 00	21,420 00
322	Quinsigamond National Bank, Worcester,	32,200	40,894 00	38,624 00
524	Worcester N'l B'k, Worcester,	52,400	77,552 00	68,120 00
9	North Nat'l Bank, Boston, .	900	1,253 25	1,215 00
		\$591,300	\$721,990 13	\$699,575 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$150,000	\$166,125 00	\$165,000 00
Boston & Albany R.R. 6s, . . .	35,000	38,237 50	37,514 00
Boston & Lowell R.R. 4½s, . . .	25,000	26,125 00	26,147 00
Boston & Lowell R.R. 6s, . . .	27,000	29,227 50	28,911 00
Boston & Lowell R.R. 7s, . . .	17,500	18,243 75	17,755 00
Boston, Clinton, Fitchburg & New Bedford R.R. 6s,	20,000	22,550 00	22,420 00
Boston, Barre & Gardner R.R. 5s, .	33,100	33,927 50	33,426 00
Boston, Barre & Gardner R.R., 7s, .	2,900	3,074 00	3,032 00
Conn. & Passumpsic Rivers R.R. 7s,	50,000	52,875 00	51,999 00
Eastern R.R. 6s,	22,500	27,618 75	27,090 00
Fitchburg R.R. 4½s,	25,000	25,312 50	25,000 00
Fitchburg R.R. 5s,	40,000	42,600 00	43,610 00
Leeds & Farmington R.R. 6s, . . .	26,100	28,644 75	28,340 00
Lowell & Lawrence R.R. 6s,	4,000	4,570 00	4,275 00
Maine Central R.R. 7s,	24,700	29,454 75	28,217 00
Nashua & Lowell R.R. 6s,	2,000	2,065 00	2,000 00
Nashua & Rochester R.R. 5s,	27,000	27,810 00	27,000 00
Old Colony R.R. 4s,	70,000	71,700 00	70,000 00
Old Colony R.R. 7s,	35,000	38,412 50	37,616 00
Portland & Kennebec R.R. 6s,	24,000	25,440 00	25,513 00
Portland & Ogdensburg R.R. 6s, . . .	5,000	5,737 50	5,774 00
Vermont & Massachusetts R.R. 5s, . .	50,000	54,875 00	54,556 00
Vermont Valley R.R. 5s,	10,000	11,375 00	11,204 00
Worcester & Nashua R.R. 5s,	10,000	10,300 00	10,000 00
Boston & Maine R.R. 7s,	55,000	58,025 00	58,176 00
Cheshire R.R. 6s,	25,000	27,500 00	26,720 00
Fitchburg R.R. 4s,	25,000	25,000 00	23,500 00
New Bedford R.R. 7s,	8,000	8,600 00	8,480 00
Old Colony R.R. 6s,	6,000	6,630 00	6,550 00
Providence & Worcester R.R. 6s, . . .	11,000	12,237 50	11,805 00
	\$865,800	\$934,293 50	\$921,630 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,066 88	2½ per cent.	\$50,000 00	4¾ per cent.	\$126,927 00	5½ per cent.
16,204 18	3 " "	3,117,602 93	5 " "	116,710 00	6 " "
32,672 98	4 " "	25,000 00	5½ " "	36,000 00	6½ " "
6,000 00	4½ " "	207,840 00	5¾ " "		
8,900 00	4½ " "	25,000 00	5¾ " "		

Amount invested in real estate for banking purposes,	\$87,500 00
Estimated value of the same,	95,000 00
Assessed value of the same,	64,400 00
Net income received from same during year ending Oct. 31, 1891, . . .	2,480 79
Number of loans which are of an amount not exceeding \$3,000 each, . . .	974
Aggregate amount of the same,	1,265,097 36
Total number of loans upon real estate,	1,206
Amount of investments from which no income is received,	1,672 98
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	275,281 06
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	105,937 63
year ending Oct. 31, 1891, } 2 per cent., {	109,491 58
Number of accounts opened during the year ending Oct. 31, 1891, . . .	2,422
Number of accounts closed during the year ending Oct. 31, 1891, . . .	1,732
Total number of open accounts Oct. 31, 1891,	14,134
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	12,096 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	1,013,973 05
Number of same,	13,609
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	921,240 47
Number of same,	9,939
Date of examination by commissioner: March 13.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 9, 1891.

Personally appeared Charles M. Bent, Treasurer of the People's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED W. WHITE, *Justice of the Peace.*

WORCESTER, ss.

Nov. 9, 1891.

Personally appeared Samuel R. Heywood, President, and Calvin Foster, Augustus N. Currier, T. M. Rogers, Warren Williams, Samuel D. Nye, Edwin T. Marble and Frederick J. Barnard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRED W. WHITE, *Justice of the Peace.*

PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 40.

WILLIAM S. DANFORTH, *Acting President.* JOHN J. RUSSELL, *Treasurer.*
JAMES D. THURBER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES S. DAVIS, WILLIAM S. DANFORTH,
CHARLES B. STODDARD, GEORGE E. MORTON.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$266,000 00	Deposits,	\$2,154,244 43
Bank stock as per schedule, .	420,033 00	Guaranty fund, .	110,000 00
Loans on bank stock, .	5,300 00	Interest account, .	42,269 36
Railroad bonds as per schedule, .	162,000 00	Profit and loss ac-	
Loan on railroad stock, . . .	6,000 00	count,	21,656 14
Railroad notes,	100,000 00	Suspense account, .	231 00
Real estate (for banking pur-			
poses),	38,851 72		
Real estate by foreclosure, .	10,344 09		
Loans on real estate,	577,580 00		
Loans on personal security, .	595,250 00		
Loans to counties, cities or towns			
(notes),	118,750 00		
Deposits in banks, on interest, .	25,919 00		
Cash on hand,	2,373 12		
	<u>\$2,328,400 93</u>		<u>\$2,328,400 93</u>

Cash on Deposit in Banks, amount in each:—

Old Colony National Bank, Plymouth,	\$10,079 03
Plymouth National Bank, Plymouth,	7,730 25
National Bank of the Commonwealth, Boston,	8,109 72

Loans on Bank Stock, amount on each:—

On 15 shares Old Colony National Bank, Plymouth,	\$1,500 00
On 9 shares Old Colony National Bank, Plymouth,	900 00
On 13 shares Plymouth National Bank, Plymouth,	1,300 00
On 13 shares Plymouth National Bank, Plymouth,	} 1,600 00
On 3 shares Old Colony National Bank, Plymouth,	

Loan on Railroad Stock:—

On 50 shares Old Colony R.R.,	\$6,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me, 6s, . . .	\$6,000	\$6,360 00	\$6,000 00
of Brockton, Mass., 4s, . . .	16,000	16,320 00	16,000 00
of Fall River, Mass., 6s, . . .	10,000	12,000 00	10,000 00
of Hartford, Conn., 6s, . . .	5,000	5,100 00	5,000 00
of Holyoke, Mass., 6s, . . .	50,000	57,500 00	50,000 00
of Lawrence, Mass., 6s, . . .	30,000	31,500 00	30,000 00
of Lynn, Mass, 6s, . . .	13,000	13,780 00	13,000 00
of New London, Conn., 7s, . . .	50,000	60,500 00	50,000 00
of New Bedford, Mass., 7s, . . .	10,000	13,300 00	10,000 00
of Salem, Mass, 6s, . . .	10,000	10,200 00	10,000 00
Town of West Springfield, Mass., 5s,	25,000	26,250 00	25,000 00
State of Rhode Island 6s, . . .	6,000	6,180 00	6,000 00
Town of Belmont, Mass., 4½s, . . .	35,000	35,700 00	35,000 00
	\$266,000	\$294,690 00	\$266,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	\$700	\$700 00	\$687 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,740 00	4,100 00
234	Atlas National Bank, Boston, .	23,400	28,080 00	23,400 00
48	Blackstone N'l Bank, Boston,	4,800	4,800 00	3,712 00
139	Boston National Bank, Boston,	13,900	15,568 00	12,788 00
70	Boylston Nat'l Bank, Boston, .	7,000	9,030 00	7,000 00
84	National City Bank, Boston, .	8,400	7,980 00	7,980 00
42	Columbian N'l Bank, Boston, .	4,200	4,452 00	4,200 00
108	N'l B'k of Commerce, Boston,	10,800	13,824 00	9,180 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	18,400 00	8,500 00
80	National Eagle Bank, Boston,	8,000	8,240 00	8,000 00
106	Nat'l Exchange Bank, Boston,	10,600	14,416 00	10,600 00
100	First Ward Nat'l B'k, Boston,	10,000	13,000 00	7,000 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,800 00	2,380 00
29	Globe National Bank, Boston,	2,900	2,900 00	2,494 00
53	Hamilton Nat'l Bank, Boston,	5,300	6,360 00	5,300 00
54	Howard Nat'l Bank, Boston, .	5,400	5,940 00	5,022 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	6,500 00
128	Market Nat'l Bank, Boston,	12,800	12,800 00	10,240 00
85	Massachusetts N'l B'k, Boston,	8,500	9,180 00	8,500 00
225	Merchants' N'l Bank, Boston,	22,500	33,750 00	22,500 00
86	New England N'l B'k, Boston,	8,600	14,104 00	8,600 00
9	North National Bank, Boston,	900	1,251 00	900 00
120	N'l B'k of No America, Boston,	12,000	14,880 00	10,800 00
55	O'd Boston N'l Bank, Boston,	5,500	6,545 00	5,500 00
188	N'l B'k of the Republic, Boston,	18,800	30,268 00	18,800 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Nat'l Revere Bank, Boston, .	\$12,000	\$12,720 00	\$10,800 00
270	Second National Bank, Boston,	27,000	49,950 00	27,000 00
93	Shawmut Nat'l Bank, Boston,	9,300	11,718 00	8,950 00
130	State National Bank, Boston,	13,000	15,730 00	13,000 00
62	Suffolk Nat'l Bank, Boston, .	6,200	6,572 00	6,200 00
67	Traders' Nat'l Bank, Boston,	6,700	6,700 00	6,000 00
195	Tremont Nat'l Bank, Boston, .	19,500	19,890 00	17,745 00
100	National Union Bank, Boston,	10,000	14,000 00	10,000 00
112	Nat'l Webster Bank, Boston, .	11,200	11,200 00	10,080 00
60	Brockton N'l Bank, Brockton,	6,000	6,000 00	6,000 00
100	Home Nat'l Bank, Brockton, .	10,000	10,000 00	9,000 00
60	Hingham N'l Bank, Hingham,	4,200	4,200 00	4,200 00
55	Railroad N'l Bank, Lowell, .	5,500	7,260 00	4,675 00
262	Old Colony N'l B'k, Plymouth,	26,200	39,300 00	26,200 00
184	Plymouth N'l Bank, Plymouth,	18,400	22,080 00	18,400 00
100	Third Nat'l Bank, Springfield,	10,000	15,000 00	10,000 00
171	Bristol Co. N'l B'k, Taunton,	17,100	25,650 00	17,100 00
		\$444,200	\$572,978 00	\$420,033 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$10,000	\$10,300 00	\$10,000 00
Old Colony R.R. 6s,	20,000	21,600 00	20,000 00
Old Colony R.R. 4s,	13,000	13,390 00	13,000 00
Fitchburg R.R. 4½s,	40,000	40,400 00	40,000 00
Fitchburg R.R. 4s,	50,000	48,500 00	47,000 00
Salem & Lowell R.R. 6s, . . .	25,000	28,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 7s,	7,000	7,210 00	7,000 00
	\$165,000	\$169,400 00	\$162,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,919 00	2½ per cent.	\$665,305 00	5 per cent.	\$27,000 00	5½ per cent.
43,750 00	4 "	36,000 00	5½ "	301,050 00	6 "
50 00	4½ "	75,000 00	5½ "	4,975 00	6½ "
47,000 00	4½ "	143,100 00	5½ "	9,600 00	7 "
50,050 00	4¾ "				

Amount invested in real estate for banking purposes,	\$38,851 72
Estimated value of the same,	40,000 00
Assessed value of the same,	40,975 00
Net income received from same during year ending Oct. 31, 1891, . . .	943 85
Value, by books, of other real estate held or owned by foreclosure or otherwise,	10,344 09
Assessed value of the same,	22,140 00
Net income received from same during year ending Oct. 31, 1891, . . .	896 04
Number of loans which are of an amount not exceeding \$3,000 each, 199	
Aggregate amount of the same,	223,730 00
Total number of loans upon real estate,	241
Amount of investments from which no income is received,	50 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	119,506 74
Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	41,396 81
year ending Oct. 31, 1891, } 2½ per cent., {	51,862 11
Number of accounts opened during the year ending Oct. 31, 1891, . . .	475
Number of accounts closed during the year ending Oct. 31, 1891, . . .	437
Total number of open accounts Oct. 31, 1891,	6,103
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	5,751 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	216,018 10
Number of same,	2,738
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	273,286 95
Number of same,	3,426
Date of examination by commissioner: August 20.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

PLYMOUTH, Nov. 6, 1891.

Personally appeared John J. Russell, Treasurer of the Plymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

B. A. HATHAWAY, *Justice of the Peace.*

PLYMOUTH, ss.

PLYMOUTH, Nov. 6, 1891.

Personally appeared Wm. S. Danforth, Acting President, and Samuel Harlow, Chas. B. Stoddard, Chas. S. Davis, James D. Thurber and Wm. S. Morrissey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

B. A. HATHAWAY, *Justice of the Peace.*

PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated July 23, 1855. Present number of corporators, 47.

WILLIAM R. DREW, *President.*

WILLIAM W. BREWSTER, *Treasurer.*

WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. W. BREWSTER,

WILLARD WOOD,

EVERETT F. SHERMAN,

JOHN CHURCHILL,

EDWARD B. ATWOOD.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$117,400 00	Deposits,	\$868,806 70
Bank stock as per schedule, .	52,600 00	Guaranty fund, .	31,533 50
Loan on bank stock,	700 00	Interest account, .	13,893 65
Railroad bonds as per schedule,	43,000 00	Profit and loss ac-	
Loan on railroad stock,	1,000 00	count,	12,755 30
Real estate (for banking pur-			
poses),	5,999 40		
Real estate by foreclosure, . . .	6,286 60		
Loans on real estate,	359,920 00		
Loans on personal security, . . .	278,170 00		
Loans to counties, cities or towns			
(notes),	44,450 00		
Deposits in banks, on interest, .	14,525 14		
Expense account,	943 34		
Suspense account,	889 71		
Cash on hand,	1,104 96		
	\$926,989 15		\$926,989 15

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$4,316 88
Old Colony National Bank, Plymouth,	5,521 24
Plymouth National Bank, Plymouth,	4,687 02

Loan on Bank Stock:—

On 7 shares Merchants' National Bank, Boston,	\$700 00
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Loan on Railroad Stock:—

On 10 shares Old Colony R.R.,	\$1,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State of New Hampshire, 6s, . . .	\$3,900	\$3,935 00	\$3,900 00
City of Bangor, Me., 6s, . . .	9,000	10,800 00	9,000 00
of Belfast, Me., 6s, . . .	2,000	2,200 00	2,000 00*
of Brockton, Mass., 4s, . . .	10,000	10,050 00	10,000 00
of Lawrence, Mass., 6s, . . .	5,000	5,150 00	5,000 00
of Lewiston, Me., 6s., . . .	3,000	3,420 00	3,000 00
of Manchester, N. H., 6s, . . .	500	500 00	500 00
District of Mansfield, Mass, 4s, . . .	10,000	10,000 00	10,000 00
Town of Methuen, Mass, 6s, . . .	3,000	3,150 00	3,000 00
City of New Bedford, Mass., 7s, . . .	10,000	13,700 00	10,000 00
of New London, Conn, 7s, . . .	12,000	14,400 00	12,000 00
of Northampton, Mass., 6s, . . .	10,000	10,000 00	10,000 00
of Providence, R. I, 5s, . . .	1,000	1,075 00	1,000 00
of Springfield, Mass., 6s, . . .	5,000	6,050 00	5,000 00
Town of Weymouth, Mass, 4s, . . .	15,000	15,150 00	15,000 00
of Whitman, Mass, 4s, . . .	8,000	8,080 00	8,000 00
City of Bay City, Mich, 5s, . . .	5,000	5,600 00	5,000 00
of Cleveland, Ohio, 5s, . . .	5,000	5,325 00	5,000 00
	\$117,400	\$128,585 00	\$117,400 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$3,025 00	\$2,500 00
33	Blackstone N'l Bank, Boston,	3,300	3,300 00	3,300 00
15	National City Bank, Boston, .	1,500	1,440 00	1,500 00
8	N'l B'k of Commerce, Boston,	800	1,022 00	800 00
50	Nat'l Bank of the Common- wealth, Boston, . . .	5,000	9,250 00	5,000 00
18	Nat'l Exchange Bank, Boston,	1,800	2,461 50	1,800 00
21	First Ward N'l Bank, Boston,	2,100	2,730 00	2,100 00
20	Market Nat'l Bank, Boston, .	2,000	2,000 00	2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,495 00	1,000 00
25	Metropolitan N'l Bank, Boston,	2,500	2,250 00	2,500 00
6	North National Bank, Boston,	600	835 50	600 00
15	N'l B'k of the Republic, Boston,	1,500	2,400 00	1,500 00
15	Nat'l Revere Bank, Boston, .	1,500	1,590 00	1,500 00
5	Shoe & Leather N'l Bk, Boston,	500	465 00	500 00
31	Nat'l Webster Bank, Boston, .	3,100	3,100 00	3,100 00
10	Third Nat'l Bank, Springfield,	1,000	2,000 00	1,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,300 00	2,000 00
42	Plymouth N'l B'k, Plymouth,	4,200	4,830 00	4,200 00
76	Old Colony N'l B'k, Plymouth,	7,600	12,920 00	7,600 00
20	Columbian N'l Bank, Boston,	2,000	2,140 00	2,000 00
14	Freeman's Nat'l Bank, Boston,	1,400	1,400 00	1,400 00
27	N'l B'k of Redemption, Boston,	2,700	3,429 00	2,700 00
20	State National Bank, Boston, .	2,000	2,420 00	2,000 00
		\$52,600	\$68,803 00	\$52,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$6,000	\$6,420 00	\$6,000 00
Old Colony R.R. 7s,	2,000	2,100 00	2,000 00
Old Colony R.R. 4½s,	10,000	10,350 00	10,000 00
Cheshire R.R. 6s,	4,000	4,200 00	4,000 00
Boston & Maine R.R. 7s,	6,000	6,120 00	6,000 00
Eastern R.R. 6s,	10,000	12,150 00	10,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
	\$43,000	\$46,340 00	\$43,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,316 88	2½ per cent.	\$8,750 00	4½ per cent.	\$116,500 00	5½ per cent.
10,208 26	3 “	29,250 00	4¾ “	45,000 00	5¾ “
35,250 00	4 “	157,790 00	5 “	291,700 00	6 “

Amount invested in real estate for banking purposes,	\$5,999 40
Estimated value of the same,	7,000 00
Assessed value of the same,	7,200 00
Net income received from same during year ending Oct. 31, 1891,	283 85
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,286 60
Assessed value of the same,	6,200 00
Net income received from same during year ending Oct. 31, 1891,	143 99
Number of loans which are of an amount not exceeding \$3,000 each, 354	
Aggregate amount of the same,	272,165 00
Total number of loans upon real estate,	344
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	46,418 38
Times for the dividends fixed by the by-laws: second Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	16,194 41
year ending Oct. 31, 1891, } 2 per cent., {	16,653 17
Number of accounts opened during the year ending Oct. 31, 1891,	375
Number of accounts closed during the year ending Oct. 31, 1891,	228
Total number of open accounts Oct. 31, 1891,	3,338
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,236 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	125,119 20
Number of same,	2,053
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	120,582 49
Number of same,	1,324
Date of examination by commissioner: June 22.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

PLYMOUTH, Nov. 4, 1891.

Personally appeared William W. Brewster, Treasurer of the Plymouth Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES H. HOLMES, *Justice of the Peace.*

PLYMOUTH, ss.

PLYMOUTH, Nov. 5, 1891.

Personally appeared Wm. R. Drew, President, Willard Wood, Winslow W. Avery, D. E. Damon, Isaac Brewster and Charles C. Doten, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. B. STODDARD, *Justice of the Peace.*

**PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS
OF SALISBURY AND AMESBURY — AMESBURY.**

Incorporated Feb. 28, 1828. Present number of corporators, 37.

AZOR O. WEBSTER, *President.*

ALFRED C. WEBSTER, *Treasurer.*

CHARLES L. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AZOR O. WEBSTER,

M. D. F. STEERE,

GEORGE F. BAGLEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$355,000 00	Deposits,	\$2,101,788 04
Bank stock as per schedule, .	148,375 00	Guaranty fund, . .	105,000 00
Loans on bank stock,	3,200 00	Interest account, .	104,594 71
Railroad bonds as per schedule,	117,000 00		
Real estate (for banking pur-			
poses),	2,500 00		
Loans on real estate,	713,100 00		
Loans on personal security, .	686,600 00		
Loans to counties, cities or towns			
(notes),	156,000 00		
Loans on depositors' books, .	500 00		
Deposits in banks, on interest, .	102,059 76		
Expense account,	2,417 92		
Cash on hand,	24,630 07		
	\$2,311,382 75		\$2,311,382 75

Cash on Deposit in Banks, amount in each:—

Powow River National Bank, Amesbury,	\$68,563 45
Boston Safe Deposit and Trust Company, Boston,	33,496 31

Loans on Bank Stock, amount on each:—

On 5 shares Powow River National Bank, Amesbury,	\$500 00
On 2 shares Powow River National Bank, Amesbury,	200 00
On 5 shares Powow River National Bank, Amesbury,	500 00
On 20 shares First National Bank, Merrimac,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$20,000	\$22,200 00	\$20,000 00
State of Rhode Island 6s,	5,000	5,144 00	5,000 00
City of Bangor, Me, 6s,	45,000	54,000 00	45,000 00
of Cambridge, Mass., 6s,	16,000	16,860 00	16,000 00
of Chelsea, Mass, 6s,	25,000	25,360 00	25,000 00
of Cleveland, Ohio, 4s,	40,000	39,400 00	40,000 00
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
of Fall River, Mass, 6s,	20,000	23,200 00	20,000 00
of Fall River, Mass., 5s,	10,000	11,200 00	10,000 00
of Holyoke, Mass., 6s,	5,000	5,700 00	5,000 00
of Manchester, N. H., 6s,	17,000	18,250 00	17,000 00
of Newton, Mass., 6s,	2,000	2,400 00	2,000 00
of Portsmouth, N. H., 6s,	5,000	5,100 00	5,000 00*
of Portland, Me, 6s,	30,000	36,900 00	30,000 00*
of Springfield, Mass, 6s,	10,000	12,000 00	10,000 00
of Chelsea, Mass., 4s,	50,000	50,000 00	50,000 00
of Lynn, Mass, 4s,	30,000	30,000 00	30,000 00
	\$355,000	\$382,714 00	\$355,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury,	\$12,000	\$18,000 00	\$12,000 00
75	Atlas National Bank, Boston, .	7,500	9,000 00	7,500 00
22	Atlantic Nat'l Bank, Boston, .	2,200	3,080 00	2,200 00
60	Blackstone Nat'l Bank, Boston,	6,000	6,000 00	6,000 00
35	Boylston Nat'l Bank, Boston, .	3,500	4,480 00	3,500 00
10	National City Bank, Boston, .	1,000	950 00	1,000 00
35	Columbian N'l Bank, Boston, .	3,500	3,675 00	3,500 00
30	N'l B'k of Commerce, Boston,	3,000	3,810 00	3,000 00
50	National Bank of the Com- monwealth, Boston,	5,000	9,150 00	5,000 00
35	National Eagle Bank, Boston,	3,500	3,570 00	3,500 00
42	Eliot National Bank, Boston, .	4,200	5,040 00	4,200 00
50	Nat'l Exchange Bank, Boston,	5,000	6,750 00	5,000 00
26	Faneuil Hall N'l Bank, Boston,	2,600	3,640 00	2,600 00
15	First National Bank, Boston, .	1,500	3,600 00	1,500 00
50	First Ward N'l Bank, Boston,	5,000	6,500 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
75	N'l Hide & Leather B'k, Boston,	7,500	9,225 00	7,500 00
40	Howard Nat'l Bank, Boston, .	4,000	4,400 00	4,000 00
20	Maverick Nat'l Bank, Boston, .	2,000	—	2,000 00
35	Merchants' N'l Bank, Boston, .	3,500	5,180 00	3,500 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	New England N'l B'k, Boston,	\$1,500	\$2,445 00	\$1,500 00
21	Old Boston N'l Bank, Boston,	2,100	2,478 00	2,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,300 00	5,000 00
80	N'l B'k of the Republic, Boston,	8,000	12,640 00	8,000 00
75	National Revere Bank, Boston,	7,500	7,875 00	7,500 00
18	Second Nat'l Bank, Boston, .	1,800	3,312 00	1,800 00
49	Shawmut Nat'l Bank, Boston,	4,900	6,125 00	4,900 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
35	State National Bank, Boston, .	3,500	4,200 00	3,500 00
57	Suffolk Nat'l Bank, Boston, .	5,700	5,985 00	5,700 00
15	Traders' Nat'l Bank, Boston, .	1,500	1,500 00	1,500 00
49	Tremont Nat'l Bank, Boston, .	4,900	4,949 00	4,900 00
25	National Union Bank, Boston,	2,500	3,500 00	2,500 00
40	Nat'l Webster Bank, Boston, .	4,000	4,000 00	4,000 00
25	Georgetown National Bank, Georgetown,	2,500	2,500 00	2,500 00
45	Bay State N'l Bank, Lawrence,	3,375	4,387 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,709 00	2,100 00
		\$148,375	\$185,705 00	\$148,375 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$25,000	\$23,750 00	\$25,000 00
Boston & Lowell R R 4s, . . .	30,000	30,000 00	30,000 00
Eastern R.R. 6s,	42,000	50,400 00	42,000 00
Boston & Albany R.R. 7s, . . .	10,000	10,000 00	10,000 00
Boston & Maine R.R. 7s,	5,000	5,000 00	5,000 00
West Amesbury Branch R.R. 7s, .	5,000	5,000 00	5,000 00
	\$117,000	\$124,150 00	\$117,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,496 31	2½ per cent.	\$35,000 00	4¾ per cent.	\$2,500 00	6½ per cent.
18,563 45	3½ “	585,800 00	5 “	67,300 00	7 “
106,000 00	4 “	198,100 00	5½ “	500 00	7½ “
108,500 00	4½ “	505,700 00	6 “		

Amount invested in real estate for banking purposes,	\$2,500 00
Estimated value of the same,	7,000 00
Assessed value of the same,	5,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 403	
Aggregate amount of the same,	371,300 00
Total number of loans upon real estate,	392
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	119,324 23
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	38,441 77
year ending Oct. 31, 1891, } 2 per cent., {	39,649 37
Number of accounts opened during the year ending Oct. 31, 1891,	553
Number of accounts closed during the year ending Oct. 31, 1891,	336
Total number of open accounts Oct. 31, 1891,	6,001
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	4,688 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	262,289 00
Number of same,	3,613
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	247,812 21
Number of same,	3,275
Date of examination by commissioner: August 13.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 10, 1891.

Personally appeared Alfred C. Webster, Treasurer of the Provident Institution for Savings in the towns of Salisbury and Amesbury, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JACOB T. CHOATE, *Justice of the Peace.*

ESSEX, ss.

Nov. 10, 1891.

Personally appeared Azor O. Webster, President, and Bailey C. Brown, Geo. F. Bagley, Albert B. Brown, Daniel Webster and Charles L. Allen, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JACOB T. CHOATE, *Justice of the Peace.*

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON—BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 116.

HENRY LEE, *President.*

C. J. MORRILL, *Treasurer.*

HENRY PARKMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM S. DEXTER,	CHAS. U. COTTING,
I. GOODWIN WHITNEY,	C. W. AMORY,
LOUIS CURTIS,	R. H. STEPHENSON,
AUGUSTUS LOWELL,	HENRY WHITMAN.

Open for business every business day, 9 A.M., to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$5,554,900 00	Deposits,	\$31,083,692 70
Loan on public funds,	5,000 00	Guaranty fund,	1,100,000 00
Bank stock as per schedule,	1,289,300 00	Interest account,	414,037 49
Loans on bank stock,	85,900 00	Profit and loss ac-	
Railroad bonds as per schedule,	4,002,000 00	count,	19,824 96
Loans on railroad stock,	108,500 00	Suspense account,	629 89
Railroad notes,	400,000 00		
Real estate (for banking pur-			
poses),	80,000 00		
Loans on real estate,	9,515,436 00		
Loans on personal security,	10,172,250 00		
Loans to counties, cities or towns			
(notes),	495,005 07		
Deposits in banks, on interest,	864,287 83		
Expense account,	16,195 01		
Cash on hand,	29,411 13		
	\$32,618,185 04		\$32,618,185 04

Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Boston,	\$311,951 08
National Exchange Bank, Boston,	189,407 62
Third National Bank, Boston,	361,899 78
National Webster Bank, Boston,	1,029 35

Loan on Public Funds:—

On \$5,000 United States 4s, \$5,000 00

Loans on Bank Stock, amount on each:—

On 30 shares Continental National Bank, Boston, \$2,400 00
 On 288 shares National Bank of North America, Boston, 25,000 00
 On 14 shares Freeman's National Bank, Boston, } 1,500 00
 On 10 shares Tremont National Bank, Boston, }
 On 11 shares Lechmere National Bank, Cambridge, } 2,000 00
 On 10 shares Charles River National Bank, Cambridge, }
 On 300 shares Old Colony Trust Company, Boston, 30,000 00
 On 250 shares Old Colony Trust Company, Boston, 25,000 00

Loans on Railroad Stock, amount on each:—

On 200 shares Old Colony R.R., \$25,000 00
 On 200 shares Maine Central R.R., 18,500 00
 On 500 shares Boston & Maine R.R., 50,000 00
 On 120 shares New York, New Haven & Hartford R.R., 15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s,	\$200,000	\$207,000 00	\$200,000 00
City of Boston, Mass., 4s,	2,667,000	2,746,857 50	2,667,000 00
of Cambridge, Mass., 4s,	100,000	101,810 00	100,000 00
of Concord, N. H., 6s,	10,000	10,288 00	10,000 00
of Concord, N. H., 4s,	116,000	117,740 00	116,000 00
County of Grafton, N. H., 4s,	39,000	39,195 00	39,000 00
Town of Grafton, Mass., 4s,	64,000	66,643 20	64,000 00
City of Manchester, N. H., 4s,	205,000	208,125 00	205,000 00
of Manchester, N. H., 6s,	44,500	47,585 00	44,500 00
of Meriden, Conn., 4s,	50,000	51,035 00	50,000 00
of New Haven, Conn., 4s,	100,000	103,500 00	100,000 00
of New Haven, Conn., 3½s,	79,000	78,210 00	79,000 00
of North Adams, Mass., 3½s,	122,000	119,560 00	122,000 00
of Pawtucket, R. I., 4s,	400,000	417,080 00	400,000 00
Town of Plymouth, Mass., 4s,	64,400	65,688 00	64,400 00
of St. Albans, Vt., 3½s,	75,000	75,375 00	75,000 00
City of Somerville, Mass., 4s,	145,000	145,130 00	145,000 00
County of Strafford, N. H., 4s,	65,000	65,000 00	65,000 00
Town of Ware, Mass., 4s,	45,000	45,450 00	45,000 00
of Wellesley, Mass., 4s,	100,000	102,000 00	100,000 00
of Westbrook, Me., 3¾s,	14,000	14,000 00	14,000 00
of Woonsocket, R. I., 4s,	300,000	301,500 00	300,000 00
of Burlington, Vt., 4s,	100,000	101,730 00	100,000 00
of Everett, Mass., 4s,	50,000	51,000 00	50,000 00
City of Lowell, Mass., 4s,	400,000	416,000 00	400,000 00
	\$5,554,900	\$5,697,501 70	\$5,554,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston,	\$24,600	\$34,686 00	\$24,600 00
675	Atlas National Bank, Boston,	67,500	82,012 50	67,500 00
428	Columbian N'l Bank, Boston,	42,800	45,903 00	42,800 00
75	N'l B'k of Commerce, Boston,	7,500	9,609 38	7,500 00
668	Continental N'l Bank, Boston,	66,800	86,339 00	66,800 00
315	National City Bank, Boston, .	31,500	30,476 25	31,500 00
450	National Eagle Bank, Boston,	45,000	46,350 00	45,000 00
50	First National Bank, Boston,	5,000	12,050 00	5,000 00
315	Globe National Bank, Boston,	31,500	31,578 75	31,500 00
592	Hamilton Nat'l Bank, Boston,	59,200	71,040 00	59,200 00
225	N'l Hide & Leather B'k, Boston,	22,500	27,900 00	22,500 00
225	Massachusetts N'l B'k, Boston,	22,500	24,356 25	22,500 00
543	Market Nat'l Bank, Boston, .	54,300	54,300 00	54,300 00
1000	Merchants' N'l Bank, Boston,	100,000	150,000 00	100,000 00
349	New England N'l B'k, Boston,	34,900	57,236 00	34,900 00
524	North National Bank, Boston,	52,400	72,967 00	52,400 00
350	Old Boston Nat'l B'k, Boston,	35,000	41,387 50	35,000 00
150	N'l B'k of the Republic, Boston,	15,000	24,000 00	15,000 00
332	National Revere B'k, Boston,	33,200	35,275 00	33,200 00
848	Second Nat'l Bank, Boston, .	84,800	157,092 00	84,800 00
284	Shawmut Nat'l Bank, Boston,	28,400	35,784 00	28,400 00
561	State National Bank, Boston,	56,100	68,301 75	56,100 00
450	Suffolk Nat'l Bank, Boston, .	45,000	47,812 50	45,000 00
500	Shoe & Leather N'l B'k, Boston,	50,000	46,500 00	50,000 00
25	Traders' Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
1000	Tremont Nat'l Bank, Boston,	100,000	102,250 00	100,000 00
312	National Union Bank, Boston,	31,200	43,758 00	31,200 00
401	Washington N'l Bank, Boston,	40,100	47,719 00	40,100 00
1000	Nat'l Webster Bank, Boston,	100,000	100,000 00	100,000 00
		\$1,289,300	\$1,589,183 88	\$1,289,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R R 6s,	\$265,000	\$328,600 00	\$265,000 00
Boston & Albany R.R. 6s, . . .	100,000	107,000 00	100,000 00
Old Colony & Newport R.R. 6s, .	250,000	275,000 00	250,000 00
Fitchburg R R. 5s,	500,000	532,500 00	500,000 00
Boston, Clinton & Fitchburg R.R. 5s,	550,000	621,500 00	550,000 00
Old Colony R R. 4½s,	200,000	208,000 00	200,000 00
Boston & Lowell R.R. 4½s, . . .	20,000	20,800 00	20,000 00
Boston & Maine R R. 4s,	1,174,000	1,174,000 00	1,174,000 00
Boston & Lowell R.R. 4s,	500,000	500,000 00	500,000 00
Boston & Providence R.R. 4s, . .	100,000	102,060 00	100,000 00
Boston & Albany R R. 7s,	343,000	345,572 50	343,000 00
	\$4,002,000	\$4,215,032 50	\$4,002,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$674,880 21	2½ per cent.	\$254,000 00	4½ per cent.	\$1,015,000 00	5½ per cent.
189,407 62	3 "	2,209,200 00	4½ "	2,314,500 00	5½ "
2,000 00	3¾ "	1,338,655 07	4¾ "	50,000 00	5¾ "
6,887,350 00	4 "	210,000 00	4¾ "	1,005,535 00	6 "
240,000 00	4½ "	5,205,851 00	5 "	50,000 00	6½ "

Amount invested in real estate for banking purposes,	\$80,000 00
Estimated value of the same,	389,000 00
Assessed value of the same,	389,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 55	
Aggregate amount of the same,	118,886 00
Total number of loans upon real estate,	339
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	1,443,728 74
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	565,215 80
year ending Oct. 31, 1891, } 2 per cent., {	576,457 15
Number of accounts opened during the year ending Oct. 31, 1891, 10,487	
Number of accounts closed during the year ending Oct. 31, 1891, 7,780	
Total number of open accounts Oct. 31, 1891,	83,430
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	48,419 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	5,645,859 02
Number of same,	78,967
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	5,744,137 28
Number of same,	61,775
Date of examination by commissioner: October 27.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

Nov. 10, 1891.

Personally appeared C. J. Morrill, Treasurer of the Provident Institution for Savings in the town of Boston, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY PARKMAN, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 10 and 11, 1891.

Personally appeared Henry Lee, President, and William S. Dexter, I. G. Whitney, Augustus Lowell, Louis Curtis, C. W. Amory and Henry Whitman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY PARKMAN, *Justice of the Peace.*

QUINCY SAVINGS BANK—QUINCY.

Incorporated March 18, 1845. Present number of corporators, 45.

RUPERT F. CLAFLIN, *President.*

GEORGE L. GILL, *Treasurer.*

GEORGE L. GILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUPERT F. CLAFLIN,

JOHN Q. A. FIELD,

EDWIN W. MARSH,

ELIAS A. PERKINS.

Open for business every business day, 8 A.M. to 12 M., 2 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$94,000 00	Deposits,	\$1,696,459 08
Loan on public funds,	1,000 00	Guaranty fund,	53,000 00
Bank stock as per schedule, . .	135,555 99	Undivided earnings,	29,022 56
Loan on bank stock,	4,000 00		
Railroad bonds as per schedule, .	109,000 00		
Loan on railroad bonds,	700 00		
Loan on railroad stock,	25,000 00		
Real estate by foreclosure, . . .	24,449 80		
Loans on real estate,	733,541 60		
Loans on personal security, . . .	588,507 50		
Loans to counties, cities or towns			
(notes),	23,500 00		
Deposit in bank, on interest, . .	20,457 93		
Expense account,	307 27		
Interest account,	16,198 38		
Cash on hand,	2,263 17		
	<u>\$1,778,481 64</u>		<u>\$1,778,481 64</u>

Cash on Deposit in Bank :—

National Granite Bank, Quincy, \$20,457 93

Loan on Public Funds :—

On \$1,000 City of Providence, R. I., \$1,000 00

Loan on Bank Stock :—
On 37 shares National Mt. Wollaston Bank, Quincy, } \$4,000 00
On 3 shares National Granite Bank, Quincy, }

Loan on Railroad Bonds :—
On \$1,000 Old Colony R.R., \$700 00

Loan on Railroad Stock :—
On 250 shares Boston & Maine R R., \$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	\$5,000	\$5,450 00	\$5,000 00
of Somerville, Mass., 5s,. .	34,000	34,000 00	34,000 00
Town of Pawtucket R. I, 5s, . .	5,000	5,350 00	5,000 00
of Weymouth, Mass., 4s, . .	20,000	20,600 00	20,000 00
City of Waltham, Mass., 4s, . .	30,000	30,600 00	30,000 00
	\$94,000	\$96,000 00	\$94,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Washington N'l Bank, Boston,	\$800	\$952 00	\$844 00
18	N'l Hide & Leather B'k, Boston,	1,800	2,304 00	1,839 00
17	Eliot National Bank, Boston, .	1,700	2,210 00	1,706 20
20	Nat'l Exchange Bank, Boston,	2,000	2,760 00	2,475 33
20	Nat'l Webster Bank, Boston, .	2,000	2,020 00	2,000 00
33	Boston Nat'l Bank, Boston, . .	3,300	3,861 00	3,338 08
62	Atlas Nat'l Bank, Boston, . .	6,200	7,564 00	6,909 25
25	Merchants' N'l Bank, Boston,	2,500	3,750 00	2,657 50
26	State National Bank, Boston, .	2,600	3,224 00	2,800 00
30	North National Bank, Boston,	3,000	4,200 00	3,450 00
30	Traders' Nat'l Bank, Boston, .	3,000	3,000 00	3,635 00
67	N'l B'k of No. America, Boston,	6,700	8,643 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	12,375 00	9,600 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,500 00	25,655 00
18	Nat'l Revere Bank, Boston, . .	1,800	1,908 00	1,991 75
19	National City Bank, Boston, .	1,900	1,900 00	2,244 00
74	Tremont Nat'l Bank, Boston, .	7,400	7,548 00	8,468 50
34	Shoe & Leather N'l B'k, Boston,	3,400	3,298 00	3,587 00
50	New England N'l B'k, Boston,	5,000	8,250 00	6,525 00
200	Nat'l Granite Bank, Quincy, .	20,000	28,000 00	23,795 38
133	N'l Mt. Wollaston B'k, Quincy,	13,300	18,620 00	15,110 00
		\$120,900	\$151,887 00	\$135,555 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$10,000	\$10,100 00	\$10,000 00
Vermont and Massachusetts R.R. 5s,	25,000	26,800 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 4s,	44,000	43,000 00	44,000 00
Boston & Lowell R.R. 4s,	25,000	25,000 00	25,000 00
	\$109,000	\$109,900 00	\$109,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,457 93	3 per cent.	\$198,500 00	5½ per cent.	\$6,696 60	7 per cent.
135,000 00	4½ "	132,125 00	5½ "	1,000 00	7½ "
10,000 00	4¾ "	23,000 00	5¾ "	1,600 00	7½ "
543,650 00	5 "	324,677 50	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$24,449 80
Assessed value of the same,	41,200 00
Net income received from same during year ending Oct. 31, 1891,	822 00
Number of loans which are of an amount not exceeding \$3,000 each, 300	
Aggregate amount of the same,	365,791 00
Total number of loans upon real estate,	326
Amount of investments for which no income is received,	9,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	81,010 93
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	30,723 97
year ending Oct. 31, 1891, } 2 per cent., {	31,339 78
Number of accounts opened during the year ending Oct. 31, 1891, 889	
Number of accounts closed during the year ending Oct. 31, 1891, 527	
Total number of open accounts Oct. 31, 1891,	6,425
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,818 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	427,367 34
Number of same,	6,295
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	416,174 28
Number of same,	4,797
Date of examination by commissioner: February 3.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 5, 1891.

Personally appeared George L. Gill, Treasurer of the Quincy Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WALTER M. PACKARD, *Justice of the Peace.*

NORFOLK, ss.

Nov. 5, 1891.

Personally appeared Rupert F. Claffin, President, and Edwin W. Marsh, John Q. A. Field, Elias A. Perkins, Geo. A. Brackett and John R. Graham, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WALTER M. PACKARD, *Justice of the Peace.*

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 32.

J. WHITE BELCHER, *President.*

HIRAM C. ALDEN, *Treasurer.*

HIRAM C. ALDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. HOWARD,

CHARLES G. HATHAWAY,

J. WINSOR PRATT,

HIRAM C. ALDEN,

GEORGE B. BRYANT.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$174,000 00	Deposits,	\$1,034,868 62
Bank stock as per schedule, .	200,400 00	Guaranty fund,	52,089 93
Loan on bank stock,	3,000 00	Interest account,	11,615 66
Railroad bonds as per schedule, .	157,500 00		
Loan on railroad stock,	500 00		
Loans on real estate,	231,175 00		
Loans on personal security,	270,129 40		
Loans to counties, cities or towns (notes),	47,450 00		
Deposit in bank, not on interest, .	11,882 64		
Cash on hand,	2,487 17		
	<hr/>		<hr/>
	\$1,098,524 21		\$1,098,524 21

Cash on Deposit in Bank :—

Randolph National Bank, Randolph, \$11,882 64

Loan on Bank Stock :—

On 30 shares First National Bank, Easton, \$3,000 00

Loan on Railroad Stock :—

On 5 shares Old Colony R.R., \$500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, .	\$7,000	\$7,000 00	\$7,000 00
City of Brockton, Mass., 4s and 5s,	25,000	26,150 00	25,000 00
of Cleveland, Ohio, 4s, .	18,000	17,640 00	18,000 00
of Dayton, Ohio, 4s, .	25,000	24,500 00	25,000 00
of Pawtucket, R I, 4s, .	10,000	10,000 00	10,000 00
of Lynn, Mass., 3½s, .	5,000	5,000 00	5,000 00
of Lawrence, Mass., 6s, .	16,000	16,480 00	16,000 00
Town of Randolph, Mass., 4s, .	30,000	30,300 00	30,000 00
of Rockland, Mass., 4s, .	12,000	12,200 00	12,000 00
of Rockingham, Vt., 4s, .	1,000	1,000 00	1,000 00
of South Abington, Mass., 4s,	5,000	5,000 00	5,000 00
City of Springfield, Mass., 7s, .	15,000	19,125 00	15,000 00
Town of Winchester, Mass., 4s, .	5,000	5,025 00	5,000 00
	\$174,000	\$179,420 00	\$174,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
97	Atlantic Nat'l Bank, Boston, .	\$9,700	\$13,580 00	\$9,700 00
50	Atlas National Bank, Boston,	5,000	6,075 00	5,000 00
97	Blackstone Nat'l Bank, Boston,	9,700	9,727 00	9,700 00
50	Home Nat'l Bank, Brockton, .	5,000	6,750 00	5,000 00
52	Central Nat'l Bank, Boston, .	5,200	7,410 00	5,200 00
66	N'l B'k of Commerce, Boston,	6,600	8,448 00	6,600 00
50	National City Bank, Boston, .	5,000	4,762 00	5,000 00
63	National Bank of the Com- monwealth, Boston, .	6,300	11,671 00	6,300 00
50	Boston National Bank, Boston,	5,000	5,625 00	5,000 00
50	Continental N'l Bank, Boston,	5,000	6,462 00	5,000 00
50	National Eagle Bank, Boston,	5,000	5,187 00	5,000 00
20	Eliot National Bank, Boston, .	2,000	2,440 00	2,000 00
50	Everett Nat'l Bank, Boston, .	5,000	5,175 00	5,000 00
27	Nat'l Exchange Bank, Boston,	2,700	3,662 00	2,700 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,400 00	10,000 00
46	Howard Nat'l Bank, Boston, .	4,600	5,083 00	4,600 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,543 00	2,500 00
50	Market Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
150	Merchants' Nat'l Bank, Boston,	15,000	22,500 00	15,000 00
8	Metropolitan N'l B'k, Boston,	800	720 00	800 00
50	New England N'l B'k, Boston,	5,000	8,200 00	5,000 00
70	North National Bank, Boston, .	7,000	9,748 00	7,000 00
50	N'l B'k of No America, Boston,	5,000	6,237 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	19,050 00	15,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Shawmut Nat'l Bank, Boston,	\$3,000	\$3,780 00	\$3,000 00
37	National Revere Bank, Boston,	3,700	3,931 00	3,700 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,650 00	5,000 00
46	State National Bank, Boston, .	4,600	5,612 00	4,600 00
25	Third National Bank, Boston,	2,500	2,575 00	2,500 00
10	Traders' Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,050 00	2,500 00
25	National Union Bank, Boston,	2,500	3,500 00	2,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,596 00	1,400 00
97	Central National Bank, Lynn,	9,700	15,520 00	9,700 00
35	National City Bank, Lynn, .	3,500	5,600 00	3,500 00
16	Blue Hill Nat'l Bank, Milton,	1,600	1,760 00	1,600 00
25	Taunton Nat'l Bank, Taunton,	2,500	3,625 00	2,500 00
13	Union Nat'l Bank, Weymouth,	1,300	1,469 00	1,300 00
		\$200,400	\$254,723 00	\$200,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$5,000	\$5,025 00	\$5,000 00
Boston & Maine R.R. 7s, . . .	14,500	15,480 00	14,500 00
Boston & Maine R.R. 4s, . . .	48,000	48,000 00	48,000 00
Fitchburg R.R. 4s,	10,000	9,400 00	10,000 00
Old Colony R.R. 6s,	60,000	64,200 00	60,000 00
Old Colony R.R. 4s,	20,000	20,200 00	20,000 00
	\$157,500	\$162,305 00	\$157,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,000 00	3 $\frac{3}{4}$ per cent.	\$40,000 00	4 $\frac{3}{4}$ per cent.	\$76,800 54	6 per cent.
41,450 00	4 "	226,750 00	5 "	2,300 00	6 $\frac{1}{2}$ "
5,053 86	4 $\frac{1}{4}$ "	45,000 00	5 $\frac{1}{4}$ "	800 00	7 "
23,000 00	4 $\frac{1}{2}$ "	87,000 00	5 $\frac{1}{2}$ "		

Number of loans which are of an amount not exceeding \$3,000 each,	107	
Aggregate amount of the same,		\$113,857 54
Total number of loans upon real estate,	111	
Amount of investments from which no income is received,		5,053 86
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		57,940 70
Times for the dividends fixed by the by-laws: Wednesday following the first Saturday in April and October.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		20,011 78
year ending Oct. 31, 1891, } 2 per cent., {		20,108 56
Number of accounts opened during the year ending Oct. 31, 1891,	241	
Number of accounts closed during the year ending Oct. 31, 1891,	249	
Total number of open accounts Oct. 31, 1891,	2,702	
Total expenses of the corporation for the year ending Oct. 31, 1891, exclu- sive of taxes,		2,039 34
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1891,		111,059 81
Number of same,	1,277	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		142,189 53
Number of same,	1,443	
Date of examination by commissioner: March 31.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 9, 1891.

Personally appeared Hiram C. Alden, Treasurer of the Randolph Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. G. HATHAWAY, *Justice of the Peace.*

NORFOLK, ss.

Nov. 11, 1891.

Personally appeared J. White Belcher, President, and F. A. Belcher, Daniel B. White, J. Winsor Pratt, Chas. H. Howard and J. J. Crawford, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. G. HATHAWAY, *Justice of the Peace.*

ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 48.

ELISHA T. HARVELL, *President.*

E. R. STUDLEY, *Treasurer.*

E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. T. HARVELL,

J. A. TORREY,

W. B. STUDLEY,

S. M. HOWES,

CHAS. W. TORREY.

Open for business every business day, except Monday, 9 A.M. to 12 M., 1 to 4 P.M.;
also Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$72,500 00	Deposits,	\$730,568 98
Bank stock as per schedule, .	63,200 00	Guaranty fund . .	23,000 00
Loan on bank stock,	700 00	Interest account, .	16,643 83
Railroad bonds as per schedule,	43,000 00	Suspense account, .	73 51
Real estate (for banking purposes),	9,250 00		
Real estate by foreclosure, . .	1,600 00		
Loans on real estate,	398,676 50		
Loans on personal security, . .	117,620 00		
Loans to counties, cities or towns (notes),	33,000 00		
Loans on depositors' books, . .	800 00		
Deposits in banks, on interest, .	11,796 54		
Expense account,	1,674 75		
Bank building account,	14,817 56		
Cash on hand,	1,650 97		
	<u>\$770,286 32</u>		<u>\$770,286 32</u>

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston,	\$90 03
First National Bank, Rockland,	11,706 51

Loan on Bank Stock :—

On 10 shares National Granite Bank, Quincy,	\$700 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me, 6s,	\$8,000 00	\$9,410 00	\$8,000 00
of Boston, Mass, 3½s,	10,000 00	9,800 00	10,000 00
of Cleveland, Ohio, 3.65s,	5,000 00	4,750 00	5,000 00
of Chicago, Ill., 7s,	2,000 00	2,300 00	2,000 00
of Dayton, Ohio, 6s,	5,010 56	5,250 00	5,000 00
of Fall River, Mass., 6s,	4,000 00	4,840 00	4,000 00
Town of Framingham, Mass., 4s,	5,000 00	5,000 00	5,000 00
of Hindsdale, N. H., 5s,	3,500 00	3,600 00	3,500 00
City of Middletown, Conn, 6s,	3,000 00	3,150 00	3,000 00
of Middletown, Conn., 3.65s,	1,000 00	940 00	1,000 00
of New London, Conn., 4s,	5,000 00	5,050 00	5,000 00
of Newburyport, Mass., 4s,	5,000 00	5,050 00	5,000 00
Town of Orange, Mass, 4s,	4,000 00	4,000 00	4,000 00
of Rockland, Mass., 4s,	7,000 00	7,000 00	7,000 00
of Weymouth, Mass., 4s,	5,000 00	5,000 00	5,000 00
	\$72,510 56	\$75,140 00	\$72,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l Bank, Abington,	\$1,200	\$1,600 00	\$1,200 00
40	Atlantic Nat'l Bank, Boston, .	4,000	5,670 00	4,000 00
67	Continental N'l Bank, Boston, .	6,700	8,710 00	6,700 00
10	Eliot National Bank, Boston, .	1,000	1,220 00	1,000 00
15	Everett Nat'l Bank, Boston, .	1,500	1,552 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
21	Nat'l Granite Bank, Quincy, .	2,100	2,730 00	2,100 00
45	N'l Hide & Leather B'k, Boston,	4,500	5,580 00	4,500 00
67	Howard Nat'l Bank, Boston, .	6,700	7,400 00	6,700 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,540 00	3,500 00
25	Metropolitan N'l Bank, Boston,	2,500	2,250 00	2,500 00
73	Nat'l Revere Bank, Boston, .	7,300	7,738 00	7,300 00
85	State National Bank, Boston, .	8,500	9,350 00	8,500 00
15	Union Nat'l Bank, Weymouth,	1,500	1,700 00	1,500 00
20	Nat'l Webster Bank, Boston, .	2,000	2,040 00	2,000 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,280 00	2,000 00
57	First National Bank, Rockland,	5,700	5,700 00	5,700 00
		\$63,200	\$71,560 00	\$63,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$18,000	\$19,440 00	\$18,000 00
Fitchburg R.R. 5s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 4s,	5,000	4,700 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
Boston & Maine R.R. 4s,	5,000	5,000 00	5,000 00
	\$43,000	\$44,540 00	\$43,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,796 54	2½ per cent.	\$20,000 00	4½ per cent.	\$9,350 00	5½ per cent.
10,000 00	4 " "	142,525 00	5 " "	368,921 50	6 " "

Amount invested in real estate for banking purposes,	\$24,067 56
Estimated value of the same,	24,067 56
Assessed value of the same (building unfinished at time of assessment),	6,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,600 00
Assessed value of the same,	2,125 00
Number of loans which are of an amount not exceeding \$3,000 each, 588	
Aggregate amount of the same,	348,227 50
Total number of loans upon real estate,	518
Amount of investments from which no income is received,	24,167 56
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	38,550 86
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	16,000 84
year ending Oct. 31, 1891, } 2 per cent., {	13,459 68
Number of accounts opened during the year ending Oct. 31, 1891,	529
Number of accounts closed during the year ending Oct. 31, 1891,	396
Total number of open accounts Oct. 31, 1891,	2,699
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,063 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	188,317 60
Number of same,	2,741
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	167,801 64
Number of same,	2,029
Date of examination by commissioner: June 2.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 20, 1891.

Personally appeared E. R. Studley, Treasurer of the Rockland Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERMON L. STUDLEY, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 20, 1891.

Personally appeared Elisha T. Harvell, President, and C. W. Torrey, J. J. Estes, Walter B. Studley, J. A. Torrey, E. W. Whiting and J. S. Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERMON L. STUDLEY, *Justice of the Peace.*

SALEM SAVINGS BANK—SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 179.

WILLIAM NORTHEY, *President.*

WILLIAM H. SIMONDS, Jr., *Treasurer.*

CLARENCE MURPHY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM NORTHEY,

GEORGE R. HARRIS,

WILLIAM G. WEBB,

CHAS. S. REA,

DAVID PINGREE,

GEORGE R. JEWETT.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,419,300 00	Deposits,	\$7,478,059 12
Loans on public funds, . . .	51,000 00	Guaranty fund, . .	325,000 00
Bank stock as per schedule, .	533,600 00	Profit and loss account,	30,757 04
Loans on bank stock,	14,800 00		
Railroad bonds as per schedule, .	727,200 00		
Loans on railroad bonds, . . .	50,800 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	60,000 00		
Real estate by foreclosure, . .	16,200 00		
Loans on real estate,	1,265,520 00		
Loans on personal security, . .	1,971,800 00		
Loans to counties, cities or towns (notes),	508,266 66		
Deposits in banks, on interest, .	134,781 80		
Cash on hand,	30,547 70		
	\$7,833,816 16		\$7,833,816 16

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$51,174 23
National Exchange Bank, Salem,	43,607 57
Merchants' National Bank, Salem,	20,000 00
Mercantile National Bank, Salem,	20,000 00

Loans on Public Funds, amount on each :—

On \$1,000 District of Columbia 6s,	}	\$50,000 00
On \$7,000 District of Columbia 7s,		
On \$4,000 City of Holyoke, Mass., 4s,		
On \$1,000 City of Marlborough, Mass., 4s,		
On \$26,000 City of Detroit, Mich., 3½s,		
On \$22,000 City of Pawtucket, R. I., 4s,		
On \$1,000 United States 4s,		1,000 00

Loans on Bank Stock, amount on each :—

On 75 shares Metacomet National Bank, Fall River,	. . . . .	\$5,000 00	
On 25 shares Metacomet National Bank, Fall River,	. . . . .	}	5,000 00
On 25 shares Fall River National Bank, Fall River,		
On 20 shares High Street Bank, Providence, R. I.,	. . . . .	}	1,200 00
On 10 shares Rockport National Bank, Rockport,		
On 6 shares National Exchange Bank, Salem,	. . . . .	}	3,000 00
On 5 shares Security National Bank, Lynn,		
On 14 shares Naumkeag National Bank, Salem,	. . . . .	}	600 00
On 23 shares Merchants' National Bank, Salem,		
On 6 shares Naumkeag National Bank, Salem,	. . . . .	

Loans on Railroad Bonds, amount on each :—

On \$50,000 Eastern R.R. 6s,	\$50,000 00
On \$1,000 Providence & Worcester R.R. 6s,	800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass, 6s,	\$12,000	\$12,000 00	\$12,000 00
City of Bangor, Me., 6s,	20,000	24,200 00	20,000 00
of Bath, Me., 6s,	6,000	6,000 00	6,000 00*
of Boston, Mass., 6s,	56,000	57,700 00	56,000 00
of Boston, Mass., 4s,	50,000	50,500 00	50,000 00
of Boston, Mass., 5s,	154,500	173,900 00	154,500 00
Town of Beverly, Mass., 4s,	10,000	10,100 00	10,000 00
of Brookline, Mass., 4s,	5,000	5,000 00	5,000 00
City of Columbus, Ohio, 4s,	100,000	100,000 00	100,000 00*
of Columbus, Ohio, 6s,	5,000	5,000 00	5,000 00*
of Cleveland, Ohio, 3.65s,	34,000	32,300 00	34,000 00
of Cleveland, Ohio, 6s,	7,000	7,520 00	7,000 00
of Cleveland, Ohio, 7s,	48,000	50,745 00	48,000 00
of Cleveland, Ohio, 4s,	5,000	5,000 00	5,000 00
of Cleveland, Ohio, 5s,	1,000	1,040 00	1,000 00
of Chelsea, Mass., 6s,	17,000	17,370 00	17,000 00
of Chicago, Ill., 7s,	84,000	91,455 00	84,000 00
of Dayton, Ohio, 4s,	100,000	100,000 00	100,000 00
of Des Moines, Iowa, 4½s,	100,000	100,000 00	100,000 00
District of Columbia 6s,	12,000	12,120 00	12,000 00
City of East Saginaw, Mich., 5s,	13,000	13,200 00	13,000 00
of East Saginaw, Mich., 4s,	14,000	14,000 00	14,000 00
Town of Everett, Mass., 6s,	2,000	2,000 00	2,000 00

* Legal investments when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 5s, . . .	\$10,000	\$10,200 00	\$10,000 00
of Fall River, Mass., 6s, . . .	54,000	65,520 00	54,000 00
of Fitchburg, Mass., 4s, . . .	152,000	154,055 00	152,000 00
of Fort Wayne, Ind., 6s, . . .	11,000	11,110 00	11,000 00
of Grand Rapids, Mich., 8s, . . .	2,000	2,120 00	2,000 00
of Holyoke, Mass., 6s, . . .	65,000	73,775 00	65,000 00
of Indianapolis, Ind., 7 ³ / ₁₀ s, . . .	7,000	7,430 00	7,000 00
of Lynn, Mass., 6s, . . .	10,000	10,450 00	10,000 00
of Lawrence, Mass., 6s, . . .	74,000	78,420 00	74,000 00
of Lawrence, Mass., 4s, . . .	10,000	10,150 00	10,000 00
Town of Marblehead, Mass., 6s, . . .	22,000	23,320 00	22,000 00
of Marblehead, Mass., 4s, . . .	40,000	40,100 00	40,000 00
of Milford, Mass., 6s, . . .	7,500	8,138 00	7,500 00
City of Malden, Mass., 6s, . . .	50,000	50,250 00	50,000 00
of Manchester, N. H., 6s, . . .	100,000	112,500 00	100,000 00
of Middletown, Conn., 4s, . . .	25,000	25,000 00	25,000 00
of Middletown, Conn., 3.65s, . . .	5,000	4,800 00	5,000 00
Town of Marlborough, Mass., 4s, . . .	42,000	42,210 00	42,000 00
of Norwood, Mass., 4s, . . .	15,000	15,000 00	15,000 00
City of Pawtucket, R. I., 4s, . . .	46,000	46,460 00	46,000 00
of Pawtucket, R. I., 5s, . . .	10,000	10,500 00	10,000 00
of Providence, R. I., 5s, . . .	296,000	317,805 00	296,000 00
Town of South Norwalk, Conn., 4s, . . .	52,000	52,260 00	52,000 00
City of Salem, Mass., 6s, . . .	4,000	4,080 00	4,000 00
of Salem, Mass., 5s, . . .	15,000	16,650 00	15,000 00
of Springfield, Ohio, 6s, . . .	10,000	10,200 00	10,000 00
of Terre Haute, Ind., 4 ¹ / ₂ s, . . .	28,000	28,280 00	28,000 00
Town of Winchester, Mass., 6s, . . .	35,000	37,100 00	35,000 00
City of Worcester, Mass., 4 ¹ / ₂ s, . . .	50,000	53,250 00	50,000 00
of Worcester, Mass., 4s, . . .	50,000	52,000 00	50,000 00
Town of Weymouth, Mass., 4s, . . .	10,000	10,200 00	10,000 00
City of Waterville, Me., 4s, . . .	50,000	50,000 00	50,000 00
of Woburn, Mass., 4s, . . .	24,300	24,300 00	24,300 00
of Chicago, Ill., 6s, . . .	10,000	10,700 00	10,000 00
of Dayton, Ohio, 6s, . . .	50,000	52,500 00	50,000 00
of Hyde Park, Ill., 7s, . . .	11,000	11,810 00	11,000 00
of Peoria, Ill., 7s, . . .	5,000	5,750 00	5,000 00
of Springfield, Ohio, 5s, . . .	8,000	8,480 00	8,000 00
of Salem, Mass., 4s, . . .	60,000	60,000 00	60,000 00
of Somerville, Mass., 4s, . . .	38,000	38,190 00	38,000 00
	\$2,419,300	\$2,536,213 00	\$2,419,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$14,100 00	\$10,000 00
10	Atlas National Bank, Boston, .	1,000	1,215 00	1,000 00
73	Blackstone Nat'l Bank, Boston, .	7,300	7,318 00	7,300 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,225 00	2,500 00
205	National City Bank, Boston, .	20,500	19,680 00	20,500 00
280	Columbian Nat'l Bank, Boston, .	28,000	30,030 00	28,000 00
502	N'l B'k of Commerce, Boston, .	50,200	64,256 00	50,200 00
50	Nat'l Bank of the Common- wealth, Boston,	5,000	9,250 00	5,000 00
114	Freeman's Nat'l Bank, Boston, .	11,400	11,414 00	11,400 00
120	Hamilton Nat'l Bank, Boston, .	12,000	14,400 00	12,000 00
78	N'l Hide & Leather B'k, Boston, .	7,800	9,672 00	7,800 00
40	Lincoln Nat'l Bank, Boston, .	4,000	4,390 00	4,000 00
583	Merchants' Nat'l Bank, Boston, .	58,300	87,450 00	58,300 00
274	North National Bank, Boston, .	27,400	38,154 00	27,400 00
125	N'l B'k of Redemption, Boston, .	12,500	15,875 00	12,500 00
165	N'l B'k of the Republic, Boston, .	16,500	26,483 00	16,500 00
500	Nat'l Revere Bank, Boston, . .	50,000	53,125 00	50,000 00
173	Second Nat'l Bank, Boston, . .	17,300	32,048 00	17,300 00
75	Shawmut Nat'l Bank, Boston, .	7,500	9,450 00	7,500 00
40	State National Bank, Boston, .	4,000	4,870 00	4,000 00
100	Suffolk National Bank, Boston, .	10,000	10,625 00	10,000 00
200	Tremont Nat'l Bank, Boston, . .	20,000	20,450 00	20,000 00
74	Winthrop Nat'l Bank, Boston, .	7,400	8,436 00	7,400 00
625	Asiatic National Bank, Salem, .	18,750	22,500 00	18,750 00
85	Nat'l Exchange Bank, Salem, .	8,500	9,265 00	8,500 00
134	First National Bank, Salem, . .	13,400	17,420 00	13,400 00
20	Mercantile Nat'l Bank, Salem, .	2,000	2,500 00	2,000 00
963	Merchants' Nat'l Bank, Salem, .	48,150	64,521 00	48,150 00
100	Naumkeag Nat'l Bank, Salem, .	10,000	15,200 00	10,000 00
100	Salem National Bank, Salem, .	10,000	13,100 00	10,000 00
100	Home Nat'l Bank, Brockton, . .	10,000	13,700 00	10,000 00
7	Beverly Nat'l Bank, Beverly, . .	700	1,036 00	700 00
20	Marblehead National Bank, Marblehead,	2,000	2,300 00	2,000 00
45	N'l Grand Bank, Marblehead, . .	4,500	5,400 00	4,500 00
150	First National Bank, Chelsea, .	15,000	18,300 00	15,000 00
		\$533,600	\$681,158 00	\$533,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$10,000	\$10,050 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	25,000	28,000 00	25,000 00
Boston & Lowell R.R. 7s,	20,000	21,600 00	20,000 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$100,000	\$102,000 00	\$100,000 00
Boston & Maine R.R. 4s,	50,000	50,000 00	50,000 00
Boston & Providence R.R. 4s, . . .	50,000	51,000 00	50,000 00
Boston, Winthrop & Shore R.R. 5s,	30,000	32,400 00	30,000 00
Concord & Montreal R.R. 4s, . . .	75,000	75,750 00	75,000 00
Conn. & Passumpsic Rivers R.R. 7s,	38,000	39,140 00	38,000 00
Fitchburg R.R. 5s,	67,000	70,350 00	67,000 00
Fitchburg R.R. 4s,	25,000	23,750 00	25,000 00
Old Colony R.R. 4½s,	20,000	20,800 00	20,000 00
Old Colony R.R. 4s,	50,000	50,000 00	50,000 00
Portland & Kennebec R.R. 6s, . . .	52,200	54,810 00	50,200 00
Portland & Ogdensburg R.R. 6s, . .	67,000	75,375 00	67,000 00
Providence & Worcester R.R. 6s, . .	18,000	19,800 00	18,000 00
Worcester, Nash. & Rochester R.R. 4s,	25,000	25,000 00	25,000 00
Maine Central R.R. 5s,	5,000	5,650 00	5,000 00
	\$727,200	\$755,475 00	\$727,200 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$94,781 80	2½ per cent.	\$323,600 00	4½ per cent.	\$40,000 00	5¾ per cent.
50,000 00	3¾ " "	160,000 00	4¾ " "	396,870 00	6 " "
60,000 00	3½ " "	1,310,700 00	5 " "	8,900 00	6½ " "
14,000 00	3¾ " "	20,000 00	5½ " "	28,000 00	7 " "
441,166 66	4 " "	418,400 00	5¼ " "	3,100 00	7¾ " "
8,000 00	4½ " "	669,450 00	5½ " "		

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	75,000 00
Assessed value of the same,	55,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	4,491 18
Value, by books, of other real estate held or owned by foreclosure or otherwise,	16,200 00
Assessed value of the same,	19,200 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	194
Aggregate amount of the same,	272,820 00
Total number of loans upon real estate,	262
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	389,805 69
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the	2 per cent., { 140,985 46
year ending Oct. 31, 1891,	2 per cent., { 143,024 00

Number of accounts opened during the year ending Oct. 31, 1891,	1,621
Number of accounts closed during the year ending Oct. 31, 1891,	1,408
Total number of open accounts Oct. 31, 1891,	17,218
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	\$13,468 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	881,499 33
Number of same,	10,188
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	946,366 07
Number of same,	10,435
Date of examination by commissioner: July 17.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss. Nov. 12, 1891.
 Personally appeared William H. Simonds, Jr., Treasurer of the Salem Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FREDERICK CATE, *Justice of the Peace.*

Essex, ss. Nov. 12, 1891.
 Personally appeared William Northey, President, and George Ropes Harris, Charles S. Rea, David Pingree, Edward D. Ropes and Augustus J. Fabens, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FREDERICK CATE, *Justice of the Peace.*

SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated March 9, 1855. Present number of corporators, 136.

WILLIAM H. JELLEY, *President.*

JOHN S. WILLIAMS, *Treasurer.*

JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. JELLEY,

MATTHEW ROBSON,

HENRY A. HALE,

WILLIAM R. COLBY,

JOHN P. PEABODY.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$596,000 00	Deposits, . . .	\$3,585,082 38
Loans on public funds, . . .	25,900 00	Guaranty fund, . .	187,000 00
Bank stock as per schedule, .	563,900 00	Profit and loss account, . . .	84,911 49
Loans on bank stock, . . .	44,300 00		
Railroad bonds as per schedule, .	328,000 00		
Loans on railroad stock, . . .	113,700 00		
Railroad notes,	200,000 00		
Real estate by foreclosure, . . .	23,436 00		
Loans on real estate,	531,152 00		
Loans on personal security, . . .	1,229,000 00		
Loans to counties, cities or towns (notes),	125,884 17		
Deposits in banks, on interest, .	72,574 56		
Cash on hand,	3,147 14		
	<u>\$3,856,993 87</u>		<u>\$3,856,993 87</u>

Cash on Deposit in Banks, amount in each :—

Asiatic National Bank, Salem,	\$24,000 00
Mercantile National Bank, Salem,	10,000 00
Merchants' National Bank, Salem,	38,574 56

Loans on Public Funds, amount on each:—

On \$1,000 Cambridge, Mass., 4s,	\$900 00
On \$27,000 Chicago, Ill., 7s,	25,000 00

Loans on Bank Stock, amount on each:—

On 113 shares National Bank of the Commonwealth, Boston,	\$11,300 00
On 175 shares Fourth National Bank, Boston,	} 33,000 00
On 155 shares Broadway National Bank, Boston,	

Loans on Railroad Stock, amount on each:—

On 200 shares Boston & Albany R.R.,	} \$38,700 00
On 74 shares Boston & Maine R.R.,	
On 200 shares Boston & Albany R.R.,	} 50,000 00
On 173 shares Boston & Maine R.R.,	
On 250 shares Boston & Maine R.R. (preferred),	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$1,000	\$1,030 00	\$1,000 00
of Chelsea, Mass., 6s,	6,000	6,220 00	6,000 00
of Chicago, Ill., 7s,	10,000	10,800 00	10,000 00
of Cleveland, Ohio, 4s,	90,000	} 94,040 00	} 90,000 00
of Cleveland, Ohio, 7s,	4,000		
of Dayton, Ohio, 4s,	21,000	} 48,220 00	} 21,000 00
of Dayton, Ohio, 5s,	10,000		
of Dayton, Ohio, 6s,	16,000	} 49,000 00	} 16,000 00
of Des Moines, Iowa, 4½s,	3,000		
of Des Moines, Iowa, 5s,	46,000	} 2,080 00	} 3,000 00
of Detroit, Mich., 7s,	2,000		
of Fall River, Mass., 6s,	25,000	28,040 00	25,000 00
of Fitchburg, Mass., 6s,	5,000	5,100 00	5,000 00
of Gardiner, Me., 5s,	10,000	10,400 00	10,000 00
of Holyoke, Mass., 4s,	75,000	75,000 00	75,000 00
of Lawrence, Mass., 6s,	38,000	39,320 00	38,000 00
of Lewiston, Me., 5s,	10,000	} 27,500 00	} 10,000 00
of Lewiston, Me., 6s,	15,000		
of Lynn, Mass., 6s,	20,000	21,400 00	20,000 00
of Malden, Mass., 4s,	20,000	20,000 00	20,000 00
of Pawtucket, R.I., 5s,	6,000	} 12,660 00	} 6,000 00
of Pawtucket, R.I., 6s,	6,000		
of Salem, Mass., 6s,	10,000	10,200 00	10,000 00
of Somerville, Mass., 4s,	51,000	} 61,300 00	} 51,000 00
of Somerville, Mass., 5s,	10,000		
of Springfield, Mass., 7s,	41,000	50,270 00	41,000 00
of Springfield, Ohio, 5s,	25,000	25,425 00	25,000 00
of Waterbury, Conn., 7s,	20,000	22,600 00	20,000 00
	\$596,000	\$620,605 00	\$596,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$14,100 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	12,100 00	10,000 00
150	Blackstone N'l Bk, Boston, .	15,0 0	15,000 00	15,000 00
79	Boston National Bank, Boston, .	7,900	8,848 00	7,900 00
200	Boylston Nat'l Bank, Boston, .	20,000	25,800 00	20,000 00
83	National City Bank, Boston, .	8,300	7,968 00	8,300 00
150	Columbian Nat'l B'k, Boston, .	15,000	16,050 00	15,000 00
165	N'l B'k of Commerce, Boston, .	16,500	21,120 00	16,500 00
85	N'l B'k of the Commonwealth, Boston,	8,500	15,725 00	8,500 00
114	Continental Nat'l B'k, Boston, .	11,400	14,706 00	11,400 00
100	National Eagle Bank, Boston, .	10,000	10,300 00	10,000 00
133	Eliot National Bank, Boston, .	13,300	16,226 00	13,300 00
73	Everett Nat'l Bank, Boston, .	7,300	7,519 00	7,300 00
50	Faneuil Hall N'l Bank, Boston, .	5,000	7,100 00	5,000 00
25	First National Bank, Boston, .	2,500	6,000 00	2,500 00
91	Freeman's Nat'l Bank, Boston, .	9,100	9,100 00	9,100 00
200	Globe National Bank, Boston, .	20,000	20 000 00	20,000 00
70	Hamilton Nat'l Bank, Boston, .	7,000	8,400 00	7,000 00
85	N'l Hide & Leather B'k, Boston, .	8,500	10,540 00	8,500 00
97	Howard Nat'l Bank, Boston, .	9,700	10,670 00	9,700 00
100	Manufacturers' N'l B'k, Boston, .	10,000	10,100 00	10,000 00
22	Market Nat'l Bank, Boston, .	2,200	2,200 00	2,200 00
155	Massachusetts N'l B'k, Boston, .	15,500	16,740 00	15,500 00
333	Merchants' N'l Bank, Boston, .	33,300	49,950 00	33,300 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	6,900 00	5,000 00
91	New England N'l B'k, Boston, .	9,100	14,924 00	9,100 00
200	North National Bank, Boston, .	20,000	27,800 00	20,000 00
117	N'l B'k of No. America, Boston, .	11,700	14,508 00	11,700 00
64	Old Boston Nat'l Bank, Boston, .	6,400	7,552 00	6,400 00
20	N'l B'k of Redemption, Boston, .	2,000	2,540 00	2,000 00
204	National Revere Bank, Boston, .	20,400	21,624 00	20,400 00
75	Second National Bank, Boston, .	7,500	13,875 00	7,500 00
57	Shawmut Nat'l Bank, Boston, .	5,700	7,182 00	5,700 00
95	Shoe & Leather N'l Bk, Boston, .	9,500	8,835 00	9,500 00
50	State National Bank, Boston, .	5,000	6,050 00	5,000 00
75	Suffolk Nat'l Bank, Boston, .	7,500	7,950 00	7,500 00
450	Third National Bank, Boston, .	45,000	47,700 00	45,000 00
83	Traders' Nat'l Bank, Boston, .	8,300	8,300 00	8,300 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,200 00	10,000 00
69	National Union Bank, Boston, .	6,900	9,660 00	6,900 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
36	Winthrop N'l Bank, Boston, .	3,600	4,104 00	3,600 00
60	First National Bank, Chelsea, .	6,000	7,320 00	6,000 00
460	Asiatic Nat'l Bank, Salem, .	13,800	16,560 00	13,800 00
100	Nat'l Exchange Bank, Salem, .	10,000	10,900 00	10,000 00
24	First National Bank, Salem, .	2,400	3,120 00	2,400 00
158	Mercantile Nat'l Bank, Salem, .	15,800	19,750 00	15,800 00
206	Merchants' Nat'l Bank, Salem, .	10,300	13,802 00	10,300 00
150	Naumkeag Nat'l Bank, Salem, .	15,000	22,800 00	15,000 00
260	Salem National Bank, Salem, .	26,000	34,060 00	26,000 00
		\$563,900	\$689,278 00	\$563,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$25,000	\$122,500 00	\$25,000 00
Fitchburg R.R. 4½s,	100,000		
Old Colony R.R. 4½s,	20,000		
Providence & Worcester R.R. 6s,	50,000		
Boston, Barre & Gardner R.R. 7s,	10,000		
Boston & Lowell R.R. 4s,	100,000		
Leeds & Farmington R.R. 6s, . .	23,000	24,380 00	23,000 00
	\$328,000	\$330,280 00	\$328,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$62,574 56	2½ per cent.	\$25,000 00	4½ per cent.	\$159,022 00	5½ per cent.
3,000 00	3¾ “	238,000 00	4¾ “	325,600 00	6 “
175,000 00	4 “	155,000 00	4¾ “	21,200 00	6½ “
73,016 04	4¼ “	862,300 00	5 “	25,850 00	7 “
101,868 13	4½ “	75,000 00	5¼ “	40,080 00	7 3-10 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$23,436 00
Assessed value of the same,	18,950 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,100 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	176
Aggregate amount of the same,	235,280 00
Total number of loans upon real estate,	206
Amount of investments from which no income is received,	500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	186,200 09
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	65,891 77
year ending Oct. 31, 1891, } 2 per cent., {	67,616 26
Number of accounts opened during the year ending Oct. 31, 1891, . . .	1,408
Number of accounts closed during the year ending Oct. 31, 1891, . . .	1,191
Total number of open accounts Oct. 31, 1891,	10,615
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	8,512 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	588,648 53
Number of same,	7,790
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	580,155 18
Number of same,	6,279
Date of examination by commissioner: July 16.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

SALEM, Nov. 9, 1891.

Personally appeared John S. Williams, Treasurer of the Salem Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. M. JELLY, *Justice of the Peace.*

ESSEX, ss.

SALEM, Nov. 9, 1891.

Personally appeared William H. Jelley, President, and Joseph C. Abbott, H. M. Batchelder, Leland H. Cole, William R. Colby, Henry A. Hale and Nathaniel A. Very, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. M. JELLY, *Justice of the Peace.*

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 151.

LYSANDER N. PAINE, *President.*LEWIS NICKERSON, *Treasurer.*
LEWIS NICKERSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LYSANDER N. PAINE,LAUREN YOUNG,
ATKINS NICKERSON,A. L. PUTNAM,
JAMES A. SMALL.

Open for business every business day, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$38,000 00	Deposits, . . .	\$353,359 46
Loan on public funds, . . .	700 00	Guaranty fund, . .	13,811 03
Bank stock as per schedule, .	94,240 84	Profit and loss ac-	
Railroad bonds as per schedule,	21,787 50	count, . . .	6,738 94
Real estate (for banking pur-		Surplus fund, . .	1,427 48
poses), . . .	4,592 84		
Real estate by foreclosure, .	28,000 00		
Loans on real estate, . . .	133,846 82		
Loans on personal security, .	46,644 78		
Deposits in banks, on interest, .	4,502 98		
Furniture and safes, . . .	2,000 00		
Cash on hand, . . .	1,021 15		
	\$375,336 91		\$375,336 91

Cash on Deposit in Banks, amount in each :—

National Revere Bank, Boston, \$1,052 46
First National Bank, Provincetown, 3,450 52

Loan on Public Funds :—

On \$700 United States 4s, \$700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . .	\$2,000	\$2,145 00	\$2,000 00
of Columbus, Ohio, 6s, . .	4,000	4,080 00	4,000 00*
of Holyoke, Mass, 7s, . .	15,000	15,637 50	15,000 00
of Saginaw, Mich., 5s, . .	6,000	6,285 00	6,000 00
of Fort Wayne, Ind., 6s, . .	3,000	3,397 50	3,000 00
of Bangor, Me., 6s, . .	2,000	2,290 00	2,000 00
of Lewiston, Me., 6s, . .	2,000	2,335 00	2,000 00
of Lewiston, Me., 5s, . .	1,000	1,050 25	1,000 00
of Dayton, Ohio, 5s, . .	3,000	3,390 00	3,000 00
	\$38,000	\$40,610 25	\$38,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$3,037 50	\$3,175 00
20	Blackstone N'l Bank, Boston, .	2,000	2,000 00	2,500 00
10	Blue Hill Nat'l Bank, Milton, .	1,000	1,030 00	1,000 00
76	Boston Nat'l Bank, Boston, .	7,600	8,512 00	7,600 00
50	Central Nat'l Bank, Boston, .	5,000	7,112 50	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,957 50	1,878 75
50	Eliot National Bank, Boston, .	5,000	6,100 00	6,000 00
50	Everett National Bank, Boston,	5,000	5,175 00	6,575 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,500 00	4,500 00
25	Globe National Bank, Boston,	2,500	2,500 00	3,562 50
15	Howard Nat'l Bank, Boston, .	1,500	1,657 50	1,500 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,900 00	6,250 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,543 75	2,871 88
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,190 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	5,541 67
69	National Revere Bank, Boston,	6,900	7,331 25	7,592 62
20	Old Boston N'l Bank, Boston, .	2,000	2,365 00	3,300 00
17	Second National Bank, Boston,	1,700	3,149 25	1,700 00
26	State National Bank, Boston, .	2,600	3,165 50	2,600 00
30	Suffolk National Bank, Boston,	3,000	3,187 50	4,187 50
45	Tremont Nat'l Bank, Boston, .	4,500	4,601 25	5,473 42
5	Home Nat'l Bank, Brockton, .	500	650 00	540 00
54	First N'l Bank, Provincetown,	5,400	8,100 00	6,820 00
		\$78,200	\$94,575 50	\$94,240 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$1,000	\$1,090 00	\$1,000 00
Fitchburg R R. 4s,	5,000	4,856 25	4,787 50
Fitchburg R R. 5s,	10,000	10,550 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,510 00	6,000 00
	\$22,000	\$23,006 25	\$21,787 50

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,502 98	2½ per cent.	\$7,000 00	5¼ per cent.	\$5,530 00	6½ per cent.
3,500 00	4½ “	16,650 00	5½ “	545 00	7 “
74,200 00	5 “	73,526 60	6 “	240 00	8 “

Amount invested in real estate for banking purposes,	\$4,592 84
Estimated value of the same,	4,592 84
Assessed value of the same,	1,950 00
Net income received from same during year ending Oct. 31, 1891, . .	34 19
Value, by books, of other real estate held or owned by foreclosure or otherwise,	28,000 00
Assessed value of the same,	19,000 00
Net income received from same during year ending Oct. 31, 1891, . .	1,022 99
Number of loans which are of an amount not exceeding \$3,000 each, 158	
Aggregate amount of the same,	112,004 43
Total number of loans upon real estate,	110
Amount of investments from which no income is received,	1,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	18,361 93
Times for the dividends fixed by the by-laws: Friday preceding third Monday of January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	6,017 03
year ending Oct. 31, 1891, } 2 per cent., {	6,394 65
Number of accounts opened during the year ending Oct. 31, 1891, . .	238
Number of accounts closed during the year ending Oct. 31, 1891, . .	187
Total number of open accounts Oct. 31, 1891,	1,698
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,730 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	92,970 13
Number of same,	1,063
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	78,190 56
Number of same,	899
Date of examination by commissioner: July 10.	

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS.

Nov. 16, 1891.

Personally appeared Lewis Nickerson, Treasurer of the Seamen's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES H. HOPKINS, *Justice of the Peace.*

BARNSTABLE, SS.

Nov. 16, 1891.

Personally appeared Lysander N. Paine, President, and Atkins Nickerson, A. L. Putnam, James A. Small, James Gifford, Joseph Manta, Nathan Young and Abner B. Rich, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAMES H. HOPKINS, *Justice of the Peace.*

SECURITY SAVINGS BANK — WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 52.

L. M. HARRIS, *President.*

GEORGE L. HYDE, *Treasurer.*

LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. M. HARRIS,

A. M. WHITING,

HENRY O. SAWYER,

WILLIAM R. WALKER,

JOHN C. HASTINGS.

Open for business every business day, except Saturday, 8 to 11 A.M., 2 to 4 P.M.;
Saturday, 8 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$531 00	Deposits,	\$17,445 46
Railroad bonds as per schedule, .	1,011 56	Guaranty fund, . .	60 24
Loans on real estate,	11,600 00	Profit and loss ac-	
Loans on personal security, . .	2,550 00	count,	209 62
Loans to counties, cities or towns		Due the treasurer, .	6 74
(notes),	2,000 00		
Expense account,	29 50		
	<u>\$17,722 06</u>		<u>\$17,722 06</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	City Nat'l Bank, Worcester, .	\$200	\$286 00	\$286 00
2	Quinsigamond National Bank, Worcester,	200	245 00	245 00
		<u>\$400</u>	<u>\$531 00</u>	<u>\$531 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 7s, . . .	\$1,000	\$1,011 56	\$1,011 56

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount	Rate.	Amount.	Rate.
\$9,800 00	5 per cent.	\$2,200 00	5½ per cent.	\$4,150 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 19
 Aggregate amount of the same, \$12,650 00
 Total number of loans upon real estate, 10
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 617 93
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 195 25
 year ending Oct. 31, 1891, } 2 per cent., { 245 23
 Number of accounts opened during the year ending Oct. 31, 1891, . 32
 Number of accounts closed during the year ending Oct. 31, 1891, . 12
 Total number of open accounts Oct. 31, 1891, 120
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu-
 sive of taxes), 3 88
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 9,647 57
 Number of same, 133
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 3,526 83
 Number of same, 56
 Date of examination by commissioner: March 12.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 20, 1891.

Personally appeared George L. Hyde, Treasurer of the Security Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LOUIS CUTTING, *Justice of the Peace.*

WORCESTER, ss.

Nov. 20, 1891.

Personally appeared L. M. Harris, President, and C. M. Harris, S. S. Russell, H. E. Morton, J. C. Hastings, and M. W. Houghton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LOUIS CUTTING, *Justice of the Peace.*

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 29.

F. A. BALL, *President.*

A. K. HAWKS, *Treasurer.*

HERBERT NEWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. W. WARD,

GEORGE A. BATES,

A. K. HAWKS.

Open for business every business day, 9 A. M. to 12 M., 1 to 3 P. M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$280,000 00	Deposits,	\$799,943 92
Bank stock as per schedule, .	31,900 00	Guaranty fund,	40,000 00
Loans on bank stock,	5,050 00	Interest account,	16,413 32
Railroad bonds as per schedule, .	100,000 00		
Loans on real estate,	319,779 68		
Loans on personal security,	71,212 75		
Deposits in banks, on interest,	46,128 89		
Deposit in bank, not on interest,	2,121 96		
Cash on hand,	163 96		
	<hr/>		<hr/>
	\$856,357 24		\$856,357 24

Cash on Deposit in Banks, amount in each :—

Shelburne Falls National Bank, Shelburne Falls,	\$2,121 96
Conway National Bank, Conway,	11,000 00
Adams National Bank, North Adams,	14,000 00
Home National Bank, Holyoke,	5,114 34
Mechanics' National Bank, Boston,	6,014 55
City National Bank, Holyoke,	5,000 00
Third National Bank, Springfield,	5,000 00

Loans on Bank Stock, amount on each :—

On 7 shares Shelburne Falls National Bank, Shelburne Falls,	\$700 00
On 4 shares Shelburne Falls National Bank, Shelburne Falls,	400 00
On 10 shares Shelburne Falls National Bank, Shelburne Falls,	650 00
On 25 shares Home National Bank, Holyoke,	2,000 00
On 10 shares Berkshire National Bank, North Adams,	} 1,300 00
On 4 shares Ware National Bank, Ware,	
On 1 share South End National Bank, Boston,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$48,000	\$54,000 00	\$48,000 00
of Boston, Mass., 4s, . . .	25,000	25,000 00	25,000 00
of Fall River, Mass., 6s, . . .	24,000	26,800 00	24,000 00
of Fall River, Mass., 5s, . . .	20,000	20,200 00	20,000 00
of Lynn, Mass., 6s, . . .	7,000	7,450 00	7,000 00
of Lynn, Mass., 5s, . . .	10,000	11,200 00	10,000 00
of Milwaukee, Wis., 7s, . . .	20,000	21,000 00	20,000 00
of New Bedford, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Providence, R.I., 5s, . . .	69,000	77,000 00	69,000 00
of Springfield, Ohio, 5s, . . .	12,000	12,450 00	12,000 00
of Worcester, Mass., 4s, . . .	20,000	20,400 00	20,000 00
of Taunton, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of Lynn, Mass., 4s, . . .	10,000	10,000 00	10,000 00
	\$280,000	\$300,500 00	\$280,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
123	Shelburne Falls Nat'l Bank, Shelburne Falls, . . .	\$12,300	\$14,150 00	\$12,300 00
50	Adams N'l Bank, No. Adams,	5,000	6,250 00	5,000 00
46	Conway Nat'l Bank, Conway,	4,600	5,300 00	4,600 00
50	First N'l Bank, Northampton,	5,000	6,250 00	5,000 00
50	South End N'l Bank, Boston,	5,000	5,000 00	5,000 00
		\$31,900	\$36,950 00	\$31,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,000 00	\$20,000 00
Fitchburg R.R. 5s, . . .	40,000	41,200 00	40,000 00
Fitchburg R.R. 4s, . . .	10,000	9,400 00	10,000 00
N. Y. & N. E. R.R. (terminal) 4s, . .	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,000 00	20,000 00
	\$100,000	\$102,100 00	\$100,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,014 55	3 per cent.	\$40,114 34	4 per cent.	\$396,042 43	5 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 329
Aggregate amount of the same, \$244,649 43
Total number of loans upon real estate, 312
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1891, 42,837 58
Times for the dividends fixed by the by-laws: April 10 and October 10.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 14,838 86
year ending Oct. 31, 1891, } 2 per cent., { 15,155 95
Number of accounts opened during the year ending Oct. 31, 1891, . 378
Number of accounts closed during the year ending Oct. 31, 1891, . 267
Total number of open accounts Oct. 31, 1891, 3,314
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
clusive of taxes), 1,873 73
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1891, 125,439 51
Number of same, 2,226
Amount of withdrawals, including dividends, during the year ending
Oct. 31, 1891, 118,331 72
Number of same, 1,446
Date of examination by commissioner: September 28.

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS. Nov. 7, 1891.

Personally appeared A. K. Hawks, Treasurer of the Shelburne Falls Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY M. PUFFER, *Justice of the Peace.*

FRANKLIN, SS. Nov. 7, 1891.

Personally appeared F. A. Ball, President, and J. K. Patch, G. W. Jenks, A. W. Ward, H. Newell and James Halligan, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY M. PUFFER, *Justice of the Peace.*

SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 19.

ALBION A. PERRY, *President.*

FREDERIC W. STONE, *Treasurer.*

FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SILAS H. HOLLAND,

ALBION A. PERRY,

J. WALTER SANBORN,

PHILIP EBERLE,

MARSHALL H. LOCKE.

Open for business every business day, 11 A.M. to 1 P.M.; also Monday, 7.30 to 8.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$37,500 00	Deposits,	\$219,836 73
Loan on public funds,	5,000 00	Guaranty fund, . .	1,650 00
Bank stock as per schedule, . .	3,500 00	Interest account, . .	3,241 47
Loan on bank stock,	5,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	12,000 00	count,	317 34
Loans on real estate,	137,415 30		
Loans on personal security, . .	8,100 00		
Deposits in banks, on interest, .	12,194 23		
Expense account,	496 21		
Premium account,	3,035 83		
Cash on hand,	803 97		
	\$225,045 54		\$225,045 54

Cash on Deposit in Banks, amount in each : —

Market National Bank, Boston,	\$8,661 14
Boston Safe Deposit and Trust Company, Boston,	3,533 09

Loans on Public Funds, amount on each : —

On \$2,000 United States 4s,	\$5,000 00
On \$3,000 City of Cambridge, Mass., 6s,	\$5,000 00

Loan on Bank Stock :—

On 50 shares Fourth National Bank, Boston,	\$5,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$2,000	\$2,106 40	\$2,000 00
Town of Bedford, Mass., 4s, . . .	2,000	2,014 00	2,000 00
City of Cleveland, Ohio, 6s, . . .	1,000	1,106 00	1,000 00
of Cleveland, Ohio, 7s, . . .	2,000	2,135 20	2,000 00
of Nashua, N. H., 6s, . . .	500	510 00	500 00
of Newburyport, Mass., 4s, . . .	2,000	2,085 00	2,000 00
of New London, Conn., 4s, . . .	2,000	2,085 00	2,000 00
Town of North Easton (Village District) 4s, . . .	2,000	2,057 00	2,000 00
City of Somerville, Mass., 4s, . . .	3,000	3,064 00	3,000 00
of Somerville, Mass., 5s, . . .	2,000	2,080 00	2,000 00
Town of Wellesley, Mass., 5s, . . .	1,000	1,031 20	1,000 00
City of Boston, Mass., 4s, . . .	5,000	5,220 00	5,000 00
of Cambridge, Mass., 4s., . . .	1,000	1,032 50	1,000 00
of Chicago, Ill., 7s, . . .	1,000	1,084 30	1,000 00
of Dayton, Ohio, 5s, . . .	3,000	3,262 20	3,000 00
Town of Everett, Mass., 4s, . . .	2,000	2,088 00	2,000 00
City of Fall River, Mass., 6s, . . .	1,000	1,243 30	1,000 00
of Newton, Mass., 4s, . . .	2,000	2,086 20	2,000 00
of Sioux City, Iowa, 4½s, . . .	3,000	3,000 00	3,000 00
	\$37,500	\$39,290 30	\$37,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market Nat'l Bank, Boston, . .	\$2,000	\$2,000 00	\$2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,495 00	1,000 00
5	N'l B'k of No. America, Boston,	500	617 50	500 00
		\$3,500	\$4,112 50	\$3,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	\$1,000	\$1,130 00	\$1,000 00
Boston & Lowell R.R. 7s, . . .	2,000	2,025 00	2,000 00
Concord & Montreal R.R. 4s, . . .	1,000	1,035 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	1,000	1,030 00	1,000 00
Maine Central R.R. 7s, . . .	2,000	2,340 00	2,000 00
Nashua & Lowell R.R. 6s, . . .	2,000	2,065 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,085 00	1,000 00
Boston & Maine R.R. 7s, . . .	2,000	2,060 00	2,000 00
	\$12,000	\$12,770 00	\$12,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,194 23 124,560 30	2½ per cent. 5 "	\$16,925 00	5½ per cent.	\$14,030 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 62
 Aggregate amount of the same, \$94,565 00
 Total number of loans upon real estate, 72
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 8,805 42
 Times for the dividends fixed by the by-laws: June 1 and December 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 2,965 56
 year ending Oct. 31, 1891, } 2 per cent., { 3,187 93
 Number of accounts opened during the year ending Oct. 31, 1891, 433
 Number of accounts closed during the year ending Oct. 31, 1891, 219
 Total number of open accounts Oct. 31, 1891, 1,154
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu-
 sive of taxes), 782 03
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 117,389 32
 Number of same, 2,115
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 78,672 69
 Number of same, 1,152
 Date of examination by commissioner: January 30.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 7, 1891.

Personally appeared Frederic W. Stone, Treasurer of the Somerville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

L. ROGER WENTWORTH, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 7, 1891.

Personally appeared Albion A. Perry, President, and Marshall H. Locke, Jonathan Stone, J. Walter Sanborn, Joseph O. Hayden and Geo. L. Baxter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

L. ROGER WENTWORTH, *Justice of the Peace.*

SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

H. J. BLISS, *President.*H. H. WELLINGTON, *Treasurer.*
JAMES C. CHALMERS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL BURT,H. H. WELLINGTON,
A. B. MOLE,A. J. BUCKLIN,
W. B. GREENE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$144,500 00	Deposits,	\$614,060 80
Bank stock as per schedule, . .	52,600 00	Guaranty fund, . .	32,000 00
Railroad bonds as per schedule, .	69,000 00	Interest account, .	3,022 98
Loans on real estate,	232,245 00	Profit and loss ac-	
Loans on personal security, . .	89,125 00	count,	8,397 55
Loans to counties, cities or towns			
(notes),	42,800 00		
Deposits in banks, on interest, .	17,998 64		
Deposit in bank, not on interest,	5,000 00		
Expense account,	822 35		
Premium account,	3,054 87		
Unpaid interest,	17 58		
Cash on hand,	317 89		
	\$657,481 33		\$657,481 33

Cash on Deposit in Banks, amount in each:—

First National Bank, Adams, \$14,664 59
Lincoln National Bank, Boston, 3,334 05
Franklin County National Bank, Greenfield, 5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, . .	\$20,000	\$20,800 00	\$20,000 00
City of Boston, Mass, 4s, . .	20,000	20,840 00	20,000 00
of Boston, Mass., 5s, . .	3,000	3,450 00	3,000 00
of Boston, Mass, 6s, . .	2,000	2,440 00	2,000 00
of Cambridge, Mass., 6s, . .	3,000	3,160 00	3,000 00
District of Columbia 5s, . .	25,000	27,500 00	25,000 00
of Columbia 6s, . .	500	600 00	500 00
City of Cleveland, Ohio, 6s, . .	2,000	2,240 00	2,000 00
of Dayton, Ohio, 6s, . .	3,000	3,180 00	3,000 00
of East Saginaw, Mich., 5s, . .	1,000	1,120 00	1,000 00
of Fall River, Mass., 6s, . .	6,000	7,000 00	6,000 00
of Fall River, Mass., 5s, . .	4,000	4,600 00	4,000 00
of Lewiston, Me., 5s, . .	2,000	2,120 00	2,000 00
of Marblehead, Mass., 4s, . .	5,000	5,150 00	5,000 00
of Manchester, N. H., 6s, . .	2,000	2,150 00	2,000 00
Town of Natick, Mass., 4s, . .	3,000	3,030 00	3,000 00
City of Pawtucket, R. I., 4s, . .	5,000	5,175 00	5,000 00
of Providence, R. I., 5s, . .	15,000	17,250 00	15,000 00
of Springfield, Mass, 6s, . .	1,000	1,250 00	1,000 00
of Springfield, Ohio, 5s, . .	3,000	3,225 00	3,000 00
of Springfield, Ohio, 4½s, . .	2,000	2,160 00	2,000 00
of Somerville, Mass., 5s, . .	5,000	5,300 00	5,000 00
of Salem, Mass., 5s, . .	1,000	1,140 00	1,000 00
of Taunton, Mass., 6s, . .	1,000	1,110 00	1,000 00
of Worcester, Mass, 4s, . .	2,000	2,120 00	2,000 00
of Cleveland, Ohio, 5s, . .	3,000	3,270 00	3,000 00
of Worcester, Mass, 5s, . .	5,000	5,750 00	5,000 00
	\$144,500	\$157,130 00	\$144,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
167	First National Bank, Adams, .	\$16,700	\$22,545 00	\$16,700 00
50	Lincoln Nat'l Bank, Boston, .	5,000	5,750 00	5,000 00
20	Conway Nat'l Bank, Conway, .	2,000	2,400 00	2,000 00
50	First Nat'l Bank, Easthampton, .	5,000	7,000 00	5,000 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
25	Lee National Bank, Lee, . .	2,500	3,650 00	2,500 00
10	Lenox National Bank, Lenox, .	1,000	1,150 00	1,000 00
35	Adams N'l B'k, North Adams, .	3,500	4,660 00	3,500 00
13	First N'l Bank, Newburyport, .	1,300	1,585 00	1,300 00
70	Berkshire N'l B'k, No Adams, .	7,000	7,000 00	7,000 00
5	Third Nat'l Bank, Pittsfield, .	500	1,000 00	500 00
40	First Nat'l Bank, Worcester, .	4,000	7,600 00	4,000 00
25	First National Bank, Woburn, .	2,500	3,125 00	2,500 00
		\$52,600	\$69,065 00	\$52,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$5,000	\$5,150 00	\$5,000 00
Boston & Lowell R.R. 7s, . . .	2,000	2,000 00	2,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,000 00	5,000 00
Boston & Lowell R.R. 6s, . . .	1,000	1,090 00	1,000 00
Boston & Lowell R.R. 5s, . . .	7,000	7,455 00	7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	7,000	8,000 00	7,000 00
Fitchburg R.R. 5s,	6,000	6,300 00	6,000 00
Leeds & Farmington R.R. 6s, . . .	5,000	5,400 00	5,000 00
Nashua & Rochester R.R. 5s, . . .	5,000	5,400 00	5,000 00
Old Colony R.R. 6s,	9,000	9,770 00	9,000 00
Old Colony R.R. 4½s,	1,000	1,070 00	1,000 00
Portland & Kennebec R.R. 6s, . . .	6,000	6,360 00	6,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,900 00	10,000 00
	\$69,000	\$73,995 00	\$69,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,998 64 10,500 00	3 per cent. 4 "	\$76,500 00 2,500 00	5 per cent. 5½ "	\$279,295 00 375 00	6 per cent. 7 "

Number of loans which are of an amount not exceeding \$3,000 each, 196
 Aggregate amount of the same, \$160,370 00
 Total number of loans upon real estate, 189
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 36,753 93
 Times for the dividends fixed by the by-laws: first Thursday in January
 and July.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 12,365 85
 year ending Oct. 31, 1891, } 2 per cent., { 12,135 07
 Number of accounts opened during the year ending Oct. 31, 1891, . 265
 Number of accounts closed during the year ending Oct. 31, 1891, . 411
 Total number of open accounts Oct. 31, 1891, 1,889
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu-
 sive of taxes), 2,683 25
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1891, 115,267 49
 Number of same, 1,587
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 182,345 45
 Number of same, 1,550
 Date of examination by commissioner: March 24.

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 2, 1891.

Personally appeared H. H. Wellington, Treasurer of the South Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ARNOLD H. CRANDELL, *Notary Public.*

BERKSHIRE, ss.

Nov. 2, 1891.

Personally appeared H. J. Bliss, President, and F. E. Mole, A. J. Bucklin, W. B. Green, B. F. Phillips, C. F. Sayles, Daniel Burt and Jackson B. Farnum, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ARNOLD H. CRANDELL, *Notary Public.*

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 74.

THOMAS HILLS, *President.*EDWARD H. BARTON, *Treasurer.*
EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS HILLS,SOLOMON A. WOODS,
BENJAMIN DEAN,DUDLEY PRAY,
THOMAS LEAVITT,OTIS D. DANA,
WILLIAM S. CROSBY,CHARLES T. GALLAGHER,
GEORGE H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and Saturday,
7 to 9 P.M., for deposits only.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$205,095 00	Deposits,	\$2,537,003 63
Bank stock as per schedule, .	108,300 00	Guaranty fund, .	107,719 00
Railroad bonds as per schedule,	169,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	71,874 64
poses),	50,000 00		
Real estate by foreclosure, .	10,002 17		
Loans on real estate,	1,271,499 00		
Loans on personal security, .	800,000 00		
Loans to counties, cities or towns			
(notes),	20,000 00		
Deposits in banks, on interest, .	72,644 14		
Cash on hand,	10,056 96		
	\$2,716,597 27		\$2,716,597 27

Cash on Deposit in Banks, amount in each :—

Tremont National Bank, Boston, \$35,412 60
Howard National Bank, Boston, 37,231 54

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$8,000	\$9,000 00	\$7,320 00
of Cleveland, Ohio, 7s, . . .	10,000	10,685 66	10,000 00
of Cleveland, Ohio, 6s, . . .	10,000	10,905 00	10,000 00
District of Columbia 5s, . . .	4,000	4,326 67	4,000 00
of Columbia 6s, . . .	3,000	3,540 00	3,000 00
of Columbia 7s, . . .	7,000	8,650 83	7,000 00
City of Dayton, Ohio, 4s, . . .	16,000	15,826 67	16,000 00
of Detroit, Mich, 6s, . . .	9,000	10,935 00	9,000 00
of Fall River, Mass., 6s, . . .	10,000	12,250 00	10,000 00
of Grand Rapids, Mich., 8s, . . .	5,000	5,308 32	5,000 00
of Lewiston, Me., 6s, . . .	10,000	11,600 00	10,000 00
of New London, Conn., 7s, . . .	10,000	12,133 33	10,000 00
of Norwich, Conn., 5s, . . .	24,000	26,980 00	24,000 00
of Portland, Me, 6s, . . .	15,000	18,150 00	13,775 00*
of Pawtucket, R. I., 6s, . . .	8,000	8,440 00	8,000 00
of Springfield, Mass, 7s, . . .	3,000	3,092 50	3,000 00
of Boston, Mass, 4s, . . .	45,000	46,291 67	45,000 00
of Springfield, Ohio, 5s, . . .	10,000	11,083 33	10,000 00
	\$207,000	\$229,198 98	\$205,095 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas National Bank, Boston, .	\$11,100	\$13,486 50	\$11,100 00
75	N'l B'k of Commerce, Boston, .	7,500	9,581 25	7,500 00
60	Columbian Nat'l B'k, Boston, .	6,000	6,435 00	6,000 00
100	Eliot National Bank, Boston, .	10,000	12,200 00	10,000 00
20	Freeman's Nat'l Bank, Boston, .	2,000	2,000 00	2,000 00
60	Globe Nat'l Bank, Boston, .	6,000	6,000 00	6,000 00
45	Massachusetts N'l B'k, Boston, .	4,500	4,860 00	4,500 00
45	N'l B'k of No. America, Boston, .	4,500	5,557 50	4,500 00
15	N'l B'k of the Republic, Boston, .	1,500	2,400 00	1,500 00
5	Shoe & Leather N'l B'k, Boston, .	500	465 00	500 00
50	Suffolk National Bank, Boston, .	5,000	5,300 00	5,000 00
200	Third Nat'l Bank, Boston, .	20,000	21,325 00	20,000 00
150	Tremont Nat'l Bank, Boston, .	15,000	15,300 00	15,000 00
133	Nat'l Webster Bank, Boston, .	13,300	13,300 00	13,300 00
14	Winthrop Nat'l Bank, Boston, .	1,400	1,596 00	1,400 00
		\$108,300	\$119,806 25	\$108,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
New Bedford R.R. 7s,	\$1,000	\$1,063 32	\$1,000 00
Old Colony R.R. 4½s,	25,000	25,218 75	25,000 00
Old Colony R.R. 4s,	25,000	25,583 33	25,000 00
Old Colony R.R. 7s,	5,000	5,308 32	5,000 00
Boston & Maine R.R. 7s,	38,000	39,945 00	38,000 00
Fitchburg R.R. 4s,	10,000	9,916 66	10,000 00
Boston & Lowell R.R. 6s,	14,000	15,120 00	14,000 00
Portland & Ogdensburg R.R. 6s,	12,000	13,680 00	12,000 00
Maine Central R.R. 6s,	5,000	5,625 00	5,000 00
Maine Central R.R. 7s,	5,000	5,591 67	5,000 00
N. Y. & N. E. R.R. (terminal) 4s,	25,000	26,333 33	25,000 00
Leeds & Farmington R.R. 6s,	3,000	3,240 00	3,000 00
Portland & Kennebec R.R. 6s,	1,000	1,050 00	1,000 00
	\$169,000	\$177,675 38	\$169,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$72,644 14	2½ per cent.	\$365,000 00	5¼ per cent.	\$700 00	6½ per cent.
20,000 00	4 "	216,890 00	5½ "	600 00	7 "
8,500 00	4½ "	60,000 00	5¾ "	10,900 00	7½ "
1,342,976 00	5 "	65,933 00	6 "		

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	58,700 00
Net income received from same during year ending Oct. 31, 1891,	3,468 14
Value, by books, of other real estate held or owned by foreclosure or otherwise,	10,002 17
Assessed value of the same,	16,000 00
Net income received from same during year ending Oct. 31, 1891,	137 50
Number of loans which are of an amount not exceeding \$3,000 each, 536	
Aggregate amount of the same,	792,099 00
Total number of loans upon real estate,	615
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	128,656 66
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	43,887 94
year ending Oct. 31, 1891, } 2 per cent., {	45,065 96
Number of accounts opened during the year ending Oct. 31, 1891, 2,201	
Number of accounts closed during the year ending Oct. 31, 1891, 1,401	
Total number of open accounts Oct. 31, 1891,	13,959

Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	\$7,989 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	747,248 58
Number of same,	19,331
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	645,759 77
Number of same,	11,206
Date of examination by commissioner: July 21.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 10, 1891.

Personally appeared Edward H. Barton, Treasurer of the South Boston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY C. MITCHELL, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 18, 1891.

Personally appeared Thomas Hills, President, and Thomas Gogin, Wm. S. Crosby, Joseph R. Gross, John A. Stetson and George Phippen, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY C. MITCHELL, *Justice of the Peace.*

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 62.

ROBERT H. COLE, *President.*

C. D. MONROE, *Treasurer.*

C. D. MONROE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. H. COLE,

F. L. CHAPIN,

L. PHELPS,

C. D. PAIGE,

GEO. W. WELLS.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, 9 A.M. to 12 P.M., 1 to 2 P.M.; also 6 to 7 P.M. for deposits.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$237,000 00	Deposits,	\$1,582,938 96
Bank stock as per schedule, .	69,359 88	Guaranty fund, . .	51,600 00
Loans on bank stock, . . .	13,500 00	Interest account, . .	23,598 03
Railroad bonds as per schedule, .	193,000 00	Profit and loss account,	30,896 13
Loan on railroad stock, . . .	30,000 00		
Railroad notes,	30,000 00		
Real estate (for banking purposes),	33,000 00		
Real estate by foreclosure, . .	443 50		
Loans on real estate,	529,840 00		
Loans on personal security, . .	492,850 00		
Loans to counties, cities or towns (notes),	9,000 00		
Loans on depositors' books, . .	160 00		
Deposits in banks, on interest, .	48,417 91		
Expense account,	1,571 21		
Cash on hand,	890 62		
	<hr/>		<hr/>
	\$1,689,033 12		\$1,689,033 12

Cash on Deposit in Banks, amount in each:—

Southbridge National Bank, Southbridge,	\$42,000 00
Central National Bank, Worcester,	6,417 91

Loans on Bank Stock, amount on each:—

On 47 shares Southbridge National Bank, Southbridge,	\$3,500 00
On 100 shares First National Bank, Grafton,	10,000 00

Loan on Railroad Stock:—

On 200 shares Boston & Maine R.R.,	\$30,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . .	\$10,000	\$10,350 00	\$10,000 00
of Brookline, Mass, 7s, . .	20,000	23,464 00	20,000 00
City of Cambridge, Mass, 6s, . .	21,000	22,416 00	21,000 00
of Chelsea, Mass., 6s, . .	10,000	10,689 00	10,000 00
of Fall River, Mass., 6s, . .	26,000	29,231 00	26,000 00
of Holyoke, Mass, 6s, . .	20,000	22,900 00	20,000 00
of Lawrence, Mass, 6s, . .	10,000	10,532 00	10,000 00
of New Bedford, Mass., 6s, . .	5,000	6,463 00	5,000 00
of New Bedford, Mass, 5s, . .	10,000	11,159 00	10,000 00
of Newton, Mass, 6s, . .	5,000	6,183 00	5,000 00
of Pawtucket, R. I., 5s, . .	20,000	21,536 00	20,000 00
of Salem, Mass, 5s, . .	10,000	11,238 00	10,000 00
of Waterbury, Conn., 7s, . .	10,000	11,535 00	10,000 00
of Woburn, Mass., 6s, . .	10,000	10,471 00	10,000 00
of Bay City, Mich, 5s, . .	10,000	11,184 00	10,000 00
of Cleveland, Ohio, 5s, . .	20,000	21,304 00	20,000 00
of Dayton, Ohio, 5s, . .	20,000	21,896 00	20,000 00
	\$237,000	\$262,551 00	\$237,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston, .	\$500	\$607 50	\$635 63
40	Blackstone Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
18	Boylston Nat'l Bank, Boston, .	1,800	2,322 00	1,800 00
10	Boston National Bank, Boston,	1,000	1,120 00	1,150 00
12	National City Bank, Boston, .	1,200	1,152 00	1,200 00
5	Columbian N'l Bank, Boston,	500	535 00	500 00
10	N'l B'k of Commerce, Boston,	1,000	1,275 00	1,236 25
100	Freeman's Nat'l Bank, Boston,	10,000	10,000 00	13,400 00
22	New England N'l B'k, Boston,	2,200	3,608 00	2,200 00
25	National Revere Bank, Boston,	2,500	2,650 00	2,500 00
50	Suffolk National Bank, Boston,	5,000	5,300 00	6,050 00
20	Washington N'l B'k, Boston, .	2,000	2,380 00	2,000 00
18	City Nat'l Bank, Worcester, .	1,800	2,530 00	2,016 00
20	Quinsigamond National Bank, Worcester,	2,000	2,540 00	2,380 00
16	Leicester N'l Bank, Leicester, .	1,600	2,400 00	1,842 00
138	Southbridge National Bank, Southbridge,	13,800	16,560 00	14,490 00
60	Ware National Bank, Ware, .	6,000	6,900 00	6,960 00
50	Traders' Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
		\$61,900	\$70,879 50	\$69,359 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R R. 6s,	\$15,000	\$15,300 00	\$15,000 00
Boston & Maine R.R. 7s,	10,000	10,550 00	10,000 00
Boston & Lowell R R. 7s,	20,000	21,850 00	20,000 00
Fitchburg R R. 4s,	15,000	14,617 00	15,000 00
Fitchburg R.R. 5s,	50,000	54,415 00	50,000 00
Fitchburg R R. 6s,	5,000	5,409 00	5,000 00
Fitchburg R R. 7s,	3,000	3,172 00	3,000 00
Old Colony R R 7s,	10,000	10,571 00	10,000 00
Old Colony R R 4s,	25,000	25,750 00	25,000 00
Maine Central R R. 4½s,	40,000	42,736 00	40,000 00
	\$193,000	\$204,370 00	\$193,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,000 00	2½ per cent.	\$42,500 00	4¾ per cent.	\$98,700 00	5½ per cent.
6,417 91	3 “	316,760 00	5 “	204,190 00	6 “
9,000 00	4 “	20,000 00	5½ “	75,000 00	6½ “
177,000 00	4¾ “	81,000 00	5¾ “	500 00	7 “
55,700 00	4½ “	25,000 00	5¾ “		

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	33,000 00
Assessed value of the same,	21,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	783 74
Value, by books, of other real estate held or owned by foreclosure or otherwise,	443 50
Number of loans which are of an amount not exceeding \$3,000 each, 169	
Aggregate amount of the same,	162,350 00
Total number of loans upon real estate,	172
Amount of investments from which no income is received,	443 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	89,452 01
Times for the dividends fixed by the by-laws: first Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	32,465 19
year ending Oct. 31, 1891, } 2 per cent., {	29,691 83
Number of accounts opened during the year ending Oct. 31, 1891, . . .	524
Number of accounts closed during the year ending Oct. 31, 1891, . . .	360
Total number of open accounts Oct. 31, 1891,	4,046
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	3,875 10

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$233,718 47
Number of same,	3,306
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	223,408 09
Number of same,	1,919
Date of examination by commissioner: January 12.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 16, 1891.

Personally appeared C. D. Monroe, Treasurer of the Southbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANCIS L. CHAPIN, *Justice of the Peace.*

WORCESTER, SS.

Nov. 16, 1891.

Personally appeared Robert H. Cole, President, and J. M. Cochran, C. A. Paige, Geo. W. Wells, C. D. Paige and C. V. Carpenter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANCIS L. CHAPIN, *Justice of the Peace.*

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 30.

JOHN F. SIMMONS, *President.*

EBENEZER T. FOGG, *Treasurer.*

HENRY J. CURTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY J. CURTIS, CHARLES A. LITCHFIELD,
WILLARD TORREY, JOSEPH H. CORTHELL,
WILLIAM H. LITCHFIELD.

Open for business every business day, except Wednesday, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$9,675 00	Deposits,	\$495,030 11
Bank stock as per schedule, .	56,505 00	Guaranty fund,	18,105 00
Loan on bank stock,	500 00	Interest account,	10,044 16
Railroad bonds as per schedule, .	20,000 00	Suspense account,	410 27
Real estate by foreclosure,	15,138 00		
Loans on real estate,	338,543 38		
Loans on personal security,	66,554 15		
Loans to counties, cities or towns (notes),	12,975 00		
Loans on depositors' books,	275 00		
Deposits in banks, on interest,	3,113 56		
Cash on hand,	310 45		
	\$523,589 54		\$523,589 54

Cash on Deposit in Banks, amount in each :—

Boston National Bank, Boston, \$1,609 51
Abington National Bank, Abington, 1,504 05

Loan on Bank Stock :—

On 25 shares Dedham National Bank, Dedham, \$500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4½s, .	\$5,000	\$5,325 00	\$5,350 00
of Fall River, Mass., 6s, .	1,000	1,080 00	1,100 00
of Fall River, Mass., 5s, .	1,000	1,050 00	1,075 00
Town of Harwich, Mass., 5s, .	2,000	2,100 00	2,150 00
	\$9,000	\$9,555 00	\$9,675 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,417 50	\$1,300 00
18	Boston Nat'l Bank, Boston, .	1,800	2,016 00	2,016 00
23	National City Bank, Boston, .	2,300	2,208 00	2,300 00
32	Columbian N'l Bank, Boston, .	3,200	3,435 20	4,000 00
8	Eliot National Bank, Boston, .	800	978 00	800 00
30	N'l B'k of Commerce, Boston, .	3,000	3,832 50	4,000 00
23	National Eagle Bank, Boston, .	2,300	2,369 00	2,300 00
26	Fourth National Bank, Boston, .	2,600	3,124 00	2,600 00
3	Globe National Bank, Boston, .	300	300 75	300 00
40	Hingham N'l Bank, Hingham, .	2,800	2,930 00	3,556 00
14	Howard Nat'l Bank, Boston, .	1,400	1,547 00	1,400 00
15	Hamilton Nat'l Bank, Boston, .	1,500	1,800 00	1,500 00
15	Merchants' N'l Bank, Boston, .	1,500	2,222 50	1,500 00
5	Massachusetts N'l B'k, Boston, .	500	541 25	500 00
10	New England N'l B'k, Boston, .	1,000	1,640 00	1,000 00
45	North National Bank, Boston, .	4,500	6,266 25	4,700 00
13	Shawmut Nat'l Bank, Boston, .	1,300	1,638 00	1,300 00
48	Nat'l Revere Bank, Boston, .	4,800	5,100 00	4,800 00
17	Second Nat'l Bank, Boston, .	1,700	3,149 25	1,900 00
23	Traders' Nat'l Bank, Boston, .	2,300	2,300 00	2,300 00
43	Union Nat'l Bank, Weymouth, .	4,300	4,859 00	4,300 00
6	Winthrop Nat'l Bank, Boston, .	600	684 00	1,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
16	Washington N'l B'k, Boston, .	1,600	1,804 00	1,600 00
10	National Union Bank, Boston, .	1,000	1,425 00	1,133 00
13	Union Market National Bank, Watertown,	1,300	1,820 00	2,400 00
		\$51,400	\$61,407 20	\$56,505 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 5s,	\$10,000	\$10,600 00	\$10,000 00
Boston & Lowell R R. 4s,	10,000	10,000 00	10,000 00
	\$20,000	\$20,600 00	\$20,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,113 56	2½ per cent.	\$29,275 00	5½ per cent.	\$349,897 53	6 per cent.
39,675 00	5 “				

Value, by books, of real estate held or owned by foreclosure or otherwise, \$15,138 00
Assessed value of the same, 12,500 00
Net income received from same during year ending Oct. 31, 1891, . . . 640 99
Number of loans which are of an amount not exceeding \$3,000 each, 378
Aggregate amount of the same, 305,288 53
Total number of loans upon real estate, 337
Amount of investments from which no income is received, 2,975 00
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1891, 27,119 37
Times for the dividends fixed by the by-laws: last Saturday in January
and July.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 9,738 48
year ending Oct. 31, 1891, } 2 per cent. { 9,872 76
Number of accounts opened during the year ending Oct. 31, 1891, . . 69
Number of accounts closed during the year ending Oct. 31, 1891, . . 71
Total number of open accounts Oct. 31, 1891, 1,220
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
clusive of taxes), 1,540 25
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1891, 31,139 05
Number of same, 270
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1891, 44,888 26
Number of same, 473
Date of examination by commissioner: June 23.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 14, 1891.

Personally appeared Ebenezer T. Fogg, Treasurer of the South Scituate Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ANDREW J. LITCHFIELD, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 20, 1891.

Then personally appeared the within named John F. Simmons, President, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me,

JOSEPH J. FEELY, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 14, 1891.

Personally appeared William H. Litchfield, David W. Turner, Joseph H. Cortbell, Willard Torrey and Charles A. Litchfield, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ANDREW J. LITCHFIELD, *Justice of the Peace.*

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 34.

JOSIAH REED, *President.*

A. E. VINING, *Treasurer.*

A. E. VINING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSIAH REED,	PRINCE H. TIRRELL,
JOSEPH DYER,	LORING TIRRELL,
A. B. RAYMOND.	

Open for business every business day, 8 to 10 A.M., 3.30 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$60,000 00	Deposits,	\$597,997 58
Bank stock as per schedule, .	89,763 62	Guaranty fund,	22,200 00
Loans on bank stock,	11,432 50	Interest account,	8,839 11
Railroad bonds as per schedule, .	73,500 00		
Real estate by foreclosure,	5,832 51		
Loans on real estate,	365,086 55		
Loans on personal security,	15,592 50		
Loans on depositors' books,	125 00		
Deposit in bank, on interest,	5,105 04		
Expense account,	646 49		
Taxes paid,	112 41		
Premium account,	1,000 00		
Furniture and fixtures,	700 00		
Suspense account,	30 35		
Cash on hand,	109 72		
	\$629,036 69		\$629,036 96

Cash on Deposit in Bank : —

First National Bank, South Weymouth,	\$5,105 04
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Loans on Bank Stock, amount on each : —

On 10 shares First National Bank, South Weymouth,	\$1,000 00
On 3 shares First National Bank, South Weymouth,	300 00
On 3 shares First National Bank, South Weymouth,	132 00
On 100 shares Fourth National Bank, Boston,	10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Dalton, Mass., 4s, . .	\$5,000	\$5,191 50	\$5,000 00
City of Fall River, Mass., 4s, . .	5,000	5,087 50	5,000 00
Town of Weymouth, Mass., 4s, . .	35,000	36,302 00	35,000 00
City of Worcester, Mass., 4½s, . .	5,000	5,394 50	5,000 00
Town of Attleborough, Mass., 4s, . .	10,000	10,400 00	10,000 00
	\$60,000	\$62,375 50	\$60,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston, .	\$3,000	\$4,245 00	\$4,205 25
40	Boston National Bank, Boston,	4,000	4,480 00	4,000 00
30	Columbian N'l Bank, Boston,	3,000	3,217 50	3,800 00
20	Continental N'l Bank, Boston,	2,000	2,600 00	2,000 00
30	N'l B'k of Commerce, Boston,	3,000	3,832 50	3,000 00
40	Eliot National Bank, Boston, .	4,000	4,880 00	4,000 00
15	National Eagle Bank, Boston,	1,500	1,545 00	1,500 00
20	Globe National Bank, Boston,	2,000	2,000 00	2,000 00
45	Howard Nat'l Bank, Boston, .	4,500	4,972 50	4,500 00
35	Merchants' N'l Bank, Boston,	3,500	5,232 50	4,575 87
30	Manufacturers' N'l B'k, Boston,	3,000	3,045 00	2,998 75
20	Market Nat'l Bank, Boston, .	2,000	2,000 00	1,800 00
30	New England N'l B'k, Boston,	3,000	4,920 00	3,856 75
30	N'l B'k of No. America, Boston,	3,000	3,705 00	3,349 75
50	N'l B'k of Redemption, Boston,	5,000	6,350 00	6,016 50
35	National Revere Bank, Boston,	3,500	3,710 00	4,087 25
25	N'l B'k of the Republic, Boston,	2,500	4,000 00	2,918 50
30	Shawmut Nat'l Bank, Boston,	3,000	3,780 00	3,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,325 00	2,500 00
20	Second Nat'l Bank, Boston, .	2,000	3,700 00	2,835 00
60	First N'l B'k, So. Weymouth, .	6,000	7,800 00	7,200 00
18	Suffolk Nat'l B'k, Boston, .	1,800	1,912 50	2,000 00
27	Tremont Nat'l Bank, Boston, .	2,700	2,754 00	2,700 00
35	Nat'l Webster Bank, Boston, .	3,500	3,500 00	3,500 00
60	Union Nat'l Bank, Weymouth,	6,000	6,900 00	6,910 00
5	First Nat'l Bank, Rockland, .	500	520 00	500 00
		\$80,500	\$97,926 50	\$89,763 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$10,000	\$10,700 00	\$10,000 00
Boston & Lowell R.R. 7s, . . .	16,000	16,600 00	16,000 00
Boston & Maine R.R. 7s, . . .	1,500	1,545 00	1,500 00
Boston & Providence R.R. 7s, . .	5,000	5,200 00	5,000 00
Fitchburg R.R. 4s,	3,000	3,030 00	3,000 00
Fitchburg R.R. 6s,	4,000	4,479 00	4,000 00
Fitchburg R.R. 7s,	3,000	3,172 50	3,000 00
Nashua & Lowell R.R. 6s, . . .	1,000	1,032 50	1,000 00
Old Colony R.R. 4s,	18,000	18,340 00	18,000 00
Old Colony R.R. 6s,	4,000	4,360 00	4,000 00
Old Colony R.R. 7s,	3,000	3,171 30	3,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,400 00	5,000 00
	\$73,500	\$77,030 30	\$73,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,105 04	2 per cent.	\$66,300 00	5½ per cent.	\$400 00	7 per cent.
48,000 00	5 “	277,536 55	6 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,832 51
Assessed value of the same,	5,800 00
Net income received from same during year ending Oct. 31, 1891, . . .	150 00
Number of loans which are of an amount not exceeding \$3,000 each, 247	
Aggregate amount of the same,	252,204 00
Total number of loans upon real estate,	267
Amount of investments from which no income is received,	30 35
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	31,314 88
Times for the dividends fixed by the by-laws: second Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2¼ per cent., {	12,257 30
year ending Oct. 31, 1891, } 2¼ per cent., {	12,721 63
Number of accounts opened during the year ending Oct. 31, 1891, . . .	184
Number of accounts closed during the year ending Oct. 31, 1891, . . .	112
Total number of open accounts Oct. 31, 1891,	1,497
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,855 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	78,904 27
Number of same,	862
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	63,436 10
Number of same,	704
Date of examination by commissioner: February 19.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 18, 1891.

Personally appeared A. E. Vining, Treasurer of the South Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN H. STETSON, *Justice of the Peace.*

NORFOLK, ss.

Nov. 19, 1891.

Personally appeared Joseph Dyer, Vice-President, and Elbridge Nash, Geo. C. Torrey, Charles C. Tower, H. W. Dyer and David S. Murray, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN H. STETSON, *Justice of the Peace.*

SPENCER SAVINGS BANK—SPENCER.

Incorporated April 7, 1871. Present number of corporators, 25.

ERASTUS JONES, *President.*

J. W. TEMPLE, *Treasurer.*
J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

NATHAN HERSEY,

DAVID PROUTY,
DAVID BEMIS,
ERASTUS JONES,
GEORGE A. CRAIG.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M. ;
Saturday, close at 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$149,000 00	Deposits,	\$658,699 94
Bank stock as per schedule, .	60,300 00	Guaranty fund, .	14,825 00
Loans on bank stock,	39,650 00	Interest account, .	15,986 79
Railroad bonds as per schedule, .	79,500 00	Profit and loss ac-	
Loans on real estate,	223,625 00	count,	3,375 48
Loans on personal security, .	47,100 00		
Loans to counties, cities or towns			
(notes),	77,151 17		
Deposit in bank on interest, .	4,390 79		
Expense account,	651 30		
Premium account,	11,518 95		
	\$692,887 21		\$692,887 21

Cash on Deposit in Bank : —
Spencer National Bank, Spencer, \$4,390 79

Loans on Bank Stock, amount on each : —
On 40 shares Palmer National Bank,Palmer, \$3,500 00
On 100 shares Traders' National Bank, Boston, } 9,200 00
On 10 shares First National Bank, Grafton, }
On 15 shares Central National Bank, Worcester, 1,250 00
On 33 shares Mechanics' National Bank, Worcester, 2,700 00
On 40 shares Spencer National Bank, Spencer, 4,000 00
On 50 shares Manufacturers' National Bank, Boston, 4,000 00
On 50 shares Manufacturers' National Bank, Boston, 4,200 00
On 60 shares Spencer National Bank, Spencer, 5,800 00
On 50 shares First National Bank, Grafton, 5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	\$3,000	\$3,540 00	\$3,000 00
of Cleveland, Ohio, 4s,	9,000	9,000 00	9,000 00
of Cleveland, Ohio, 3.65s,	7,000	6,790 00	7,000 00
of Columbus, Ohio, 4s,	12,000	11,520 00	12,000 00*
of Dayton, Ohio, 4s,	3,000	2,940 00	3,000 00
of Des Moines, Iowa, 5s,	6,000	6,000 00	6,000 00
of Lynn, Mass., 5s,	15,000	15,150 00	15,000 00
Town of Beverly, Mass., 4s,	12,000	12,120 00	12,000 00
of Hopkinton, Mass., 4s,	5,000	5,000 00	5,000 00
of Leominster, Mass., 4s,	1,000	1,010 00	1,000 00
of Northampton, Mass., 6s,	1,000	1,010 00	1,000 00
of Peabody, Mass., 4s,	10,000	10,100 00	10,000 00
of Spencer, Mass., 4s,	45,000	45,450 00	45,000 00
of Waltham, Mass., 4s,	5,000	5,050 00	5,000 00
City of Haverhill, Mass., 4s,	5,000	5,000 00	5,000 00
of Marlborough, Mass., 4s,	10,000	10,100 00	10,000 00
	\$149,000	\$149,780 00	\$149,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	City Nat'l Bank, Worcester,	\$5,700	\$8,265 00	\$5,700 00
5	Central Nat'l Bank, Worcester,	500	735 00	500 00
12	First Nat'l Bank, Worcester,	1,200	2,160 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	2,850 00	2,500 00
15	State National Bank, Boston,	1,500	1,832 50	1,500 00
20	North National Bank, Boston,	2,000	2,785 00	2,000 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,017 50	1,000 00
50	Lincoln Nat'l Bank, Boston,	5,000	5,487 50	5,000 00
11	Nat'l Webster Bank, Boston,	1,100	1,100 00	1,100 00
3	N'l Hide & Leather B'k, Boston,	300	372 00	300 00
56	National Bank of the Com- monwealth, Boston,	5,600	10,373 00	5,600 00
6	N'l B'k of Redemption, Boston,	600	762 00	600 00
100	Traders' Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
7	Leicester N'l Bank, Leicester,	700	1,050 00	700 00
25	First Nat'l Bank, Webster,	2,500	3,125 00	2,500 00
5	First N'l Bank, Westborough,	500	550 00	500 00
85	Spencer Nat'l Bank, Spencer,	8,500	10,795 00	8,500 00
14	Oxford Nat'l Bank, Oxford,	1,400	1,470 00	1,400 00
12	Palmer Nat'l Bank, Palmer,	1,200	1,800 00	1,200 00
50	First Nat'l Bank, Grafton,	5,000	6,006 25	5,000 00
35	Leominster National Bank, Leominster,	3,500	3,526 25	3,500 00
		\$60,300	\$76,062 00	\$60,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,800 00	\$10,000 00
Boston & Maine R R 7s, . . .	1,000	1,050 00	1,000 00
Boston & Albany R.R. 7s, . . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4s, . . .	16,000	15,360 00	16,000 00
Lowell & Lawrence R.R. 6s, . . .	1,000	1,080 00	1,000 00
Maine Central R.R. 6s, . . .	2,500	2,887 50	2,500 00
Nashua & Lowell R.R. 6s, . . .	1,000	1,020 00	1,000 00
N. Y. & N. E. R.R. (terminal) 4s, . . .	20,000	20,000 00	20,000 00
Old Colony R.R. 6s, . . .	3,000	3,240 00	3,000 00
Boston & Albany R.R. 5s, . . .	6,000	6,667 50	6,000 00
Maine Central R.R. 7s, . . .	5,000	6,875 00	5,000 00
Leeds & Farmington R.R. 6s, . . .	4,000	4,400 00	4,000 00
	\$79,500	\$83,380 00	\$79,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,390 79	2½ per cent.	\$5,000 00	4¼ per cent.	\$329,405 00	5 per cent.
27,921 17	4 “	10,200 00	4½ “	15,000 00	5½ “

Number of loans which are of an amount not exceeding \$3,000 each, 138
 Aggregate amount of the same, \$145,930 00
 Total number of loans upon real estate, 153
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 31,619 58
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 11,458 95
 year ending Oct. 31, 1891, } 2 per cent., { 11,936 70
 Number of accounts opened during the year ending Oct. 31, 1891, . . . 385
 Number of accounts closed during the year ending Oct. 31, 1891, . . . 309
 Total number of open accounts Oct. 31, 1891, 2,251
 Total expenses of the corporation for the year ending Oct. 31, 1891
 (exclusive of taxes), 1,328 75
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 157,855 93
 Number of same, 2,162
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 131,005 76
 Number of same, 1,460
 Date of examination by commissioner: March 9.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 20, 1891.

Personally appeared J. W. Temple, Treasurer of the Spencer Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBERT W. CURTIS, *Justice of the Peace.*

WORCESTER, ss.

Nov. 20, 1891.

Personally appeared Erastus Jones, President, and Nathan Hersey, David Prouty, David Bemis, George A. Craig and Isaac L. Prouty, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBERT W. CURTIS, *Justice of the Peace.*

SPRINGFIELD FIVE CENTS SAVINGS BANK— SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 34.

EPHRAIM W. BOND, *President.*

DANIEL J. MARSH, *Treasurer.*

HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY M. PHILLIPS,

CHARLES A. NICHOLS,

OLIVER MARSH.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$73,000 00	Deposits, . . .	\$3,190,280 37
Bank stock as per schedule, .	112,300 00	Guaranty fund, .	76,000 00
Loans on bank stock, . . .	24,305 00	Interest account, .	3,793 18
Railroad bonds as per schedule,	50,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	39,285 00	count, . . .	13,219 33
Real estate (for banking pur-			
poses),	189,000 00		
Real estate by foreclosure, . .	7,000 00		
Loans on real estate,	1,789,018 17		
Loans on personal security, . .	689,430 00		
Loans to counties, cities or towns			
(notes),	70,000 00		
Loans on depositors' books, . .	2,037 00		
Deposits in banks, on interest, .	232,857 61		
Cash on hand,	5,060 10		
	<u>\$3,283,292 88</u>		<u>\$3,283,292 88</u>

Cash on Deposit in Banks, amount in each:—

Agawam National Bank, Springfield,	\$15,000 00
Chapin National Bank, Springfield,	20,000 00
Chicopee National Bank, Springfield,	42,857 61

City National Bank, Springfield,	\$25,000 00
John Hancock National Bank, Springfield,	20,000 00
Second National Bank, Springfield,	12,000 00
Third National Bank, Springfield,	55,000 00
Hampshire County National Bank, Northampton,	20,000 00
Pyncheon National Bank, Springfield,	23,000 00

Loans on Bank Stock, amount on each :—

On 5 shares Second National Bank, Springfield,	\$500 00
On 4 shares Chicopee National Bank, Springfield,	200 00
On 10 shares Springfield Safe Deposit and Trust Company, Springfield,	1,000 00
On 10 shares Springfield Safe Deposit and Trust Company, Springfield,	1,000 00
On 10 shares City National Bank, Springfield,	1,000 00
On 10 shares City National Bank, Springfield,	1,000 00
On 10 shares Chapin National Bank, Springfield,	3,000 00
On 20 shares City National Bank, Springfield,	
On 9 shares John Hancock National Bank, Springfield,	800 00
On 20 shares Chapin National Bank, Springfield,	5,400 00
On 20 shares Third National Bank, Springfield,	
On 14 shares Hadley Falls National Bank, Holyoke,	
On 10 shares Pyncheon National Bank, Springfield,	500 00
On 5 shares Springfield Safe Deposit and Trust Company, Springfield,	430 00
On 15 shares Second National Bank, Springfield,	1,500 00
On 15 shares First National Bank, Springfield,	1,500 00
On 53 shares Third National Bank, Springfield,	5,000 00
On 12 shares Agawam National Bank, Springfield,	1,200 00
On 5 shares First National Bank, Chicopee,	
On 3 shares National Revere Bank, Boston,	

Loans on Railroad Stock, amount on each :—

On 4 shares New York, New Haven & Hartford R.R.,	\$500 00
On 5 shares New York, New Haven & Hartford R.R.,	500 00
On 91 shares New York, New Haven & Hartford R.R.,	15,000 00
On 100 shares New York, New Haven & Hartford R.R.,	20,000 00
On 20 shares New York, New Haven & Hartford R.R.,	3,000 00
On 1 share Boston & Albany R.R.,	85 00
On 4 shares Boston & Albany R.R.,	200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$40,000	\$47,000 00	\$40,000 00
City of New Haven, Conn., 4s,	25,000	26,250 00	25,000 00
of Springfield, Mass., 7s,	1,000	1,200 00	1,000 00
of Springfield, Mass., 6s,	7,000	8,400 00	7,000 00
	\$73,000	\$82,850 00	\$73,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Greylock N'l B'k, Adams, .	\$2,500	\$3,750 00	\$2,500 00
232	Agawam N'l B'k, Springfield,	23,200	23,200 00	23,200 00
120	Chapin Nat'l B'k, Springfield,	12,000	17,400 00	12,000 00
70	Chicopee N'l B'k, Springfield,	7,000	11,200 00	7,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,000 00	5,000 00
115	John Hancock National Bank, Springfield, .	11,500	14,375 00	11,500 00
120	Pyncheon N'l B'k, Springfield,	12,000	18,600 00	12,000 00
105	Second N'l Bank, Springfield,	10,500	15,750 00	10,500 00
56	City Nat'l Bank, Worcester, .	5,600	7,560 00	5,600 00
50	First Nat'l Bank, Chicopee, .	5,000	7,000 00	5,000 00
35	Hadley Falls N'l B'k, Holyoke,	3,500	5,250 00	3,500 00
75	Hampshire County N'l Bank, Northampton, .	7,500	9,375 00	7,500 00
10	Monson Nat'l Bank, Monson,	1,000	1,500 00	1,000 00
60	Ware National Bank, Ware, .	6,000	6,600 00	6,000 00
		\$112,300	\$148,560 00	\$112,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R R. 4s, .	\$50,000	\$52,500 00	\$50,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$242,857 61	4 per cent.	\$245,000 00	4½ per cent.	\$2,359,075 17	5 per cent.

Amount invested in real estate for banking purposes,	\$189,000 00
Estimated value of the same,	189,000 00
Assessed value of the same,	141,900 00
Net income received from same during year ending Oct. 31, 1891, . . .	7,850 60
Value, by books, of other real estate held or owned by foreclosure or other- wise,	7,000 00
Assessed value of the same,	11,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	225 97
Number of loans which are of an amount not exceeding \$3,000 each, 439	
Aggregate amount of the same,	671,695 17
Total number of loans upon real estate,	524

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	\$152,519 02				
Times for the dividends fixed by the by-laws: January 15 and July 15.					
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	<table> <tr> <td>2 per cent., {</td><td>57,946 41</td></tr> <tr> <td>2 per cent., {</td><td>59,647 19</td></tr> </table>	2 per cent., {	57,946 41	2 per cent., {	59,647 19
2 per cent., {	57,946 41				
2 per cent., {	59,647 19				
Number of accounts opened during the year ending Oct. 31, 1891,	1,985				
Number of accounts closed during the year ending Oct. 31, 1891,	1,537				
Total number of open accounts Oct. 31, 1891,	10,012				
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	8,034 90				
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	702,461 01				
Number of same,	10,619				
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	665,196 06				
Number of same,	6,815				
Date of examination by commissioner: June 26.					

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 2, 1891.

Personally appeared Daniel J. Marsh, Treasurer of the Springfield Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY D. MARSH, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 2, 1891.

Personally appeared Ephraim W. Bond, President, and Oliver Marsh, Ralph W. Ellis, Robert O. Morris, Alfred M. Copeland and Henry M. Phillips, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY D. MARSH, *Justice of the Peace.*

SPRINGFIELD INSTITUTION FOR SAVINGS—
SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 60.

JOHN B. STEBBINS, *President.* HENRY S. LEE, *Treasurer.*
WILLIAM S. SHURTLEFF, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES MARSH, J. H. APPLETON,
HENRY S. LEE.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,303,200 00	Deposits,	\$10,983,531 60
Bank stock as per schedule, .	975,800 00	Guaranty fund, .	345,000 00
Loans on bank stock,	139,000 00	Interest account, .	84,102 58
Railroad bonds as per schedule,	694,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	240,600 00	count,	26,538 06
Railroad notes,	500,000 00		
Real estate (for banking pur-			
poses),	114,500 00		
Real estate by foreclosure, .	20,250 00		
Loans on real estate,	3,827,800 00		
Loans on personal security, .	1,738,950 00		
Loans to counties, cities or towns			
(notes),	511,500 00		
Loans on depositors' books, .	4,400 00		
Deposits in banks, on interest, .	112,500 00		
Deposits in banks, not on interest,	196,476 90		
Cash on hand,	60,195 34		
	\$11,439,172 24		\$11,439,172 24

Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield,	\$20,687 91
Chicopee National Bank, Springfield,	27,785 63
Chapin National Bank, Springfield,	15,306 71
City National Bank, Springfield,	46,394 44
John Hancock National Bank, Springfield,	22,426 07

First National Bank, Springfield,	\$53,746 21
Second National Bank, Springfield,	12,798 43
Third National Bank, Springfield,	66,272 19
Pynchon National Bank, Springfield,	23,043 84
Blackstone National Bank, Boston,	20,515 47

Loans on Bank Stock, amount on each :—

On 259 shares First National Bank, Springfield,	\$17,250 00
On 143 shares Second National Bank, Springfield,	13,200 00
On 156 shares Chicopee National Bank, Springfield,	12,150 00
On 28 shares Chapin National Bank, Springfield,	3,050 00
On 145 shares City National Bank, Springfield,	13,700 00
On 47 shares Agawam National Bank, Springfield,	3,450 00
On 41 shares Pynchon National Bank, Springfield,	3,400 00
On 31 shares John Hancock National Bank, Springfield,	1,500 00
On 60 shares Springfield Safe Deposit and Trust Co., Springfield,	5,700 00
On 160 shares Home National Bank, Holyoke,	13,800 00
On 8 shares Hadley Falls National Bank, Holyoke,	800 00
On 16 shares Lee National Bank, Lee,	1,600 00
On 6 shares First National Bank, Amherst,	600 00
On 54 shares Hampshire County National Bank, Northampton,	5,400 00
On 20 shares Northampton National Bank, Northampton,	1,750 00
On 10 shares Palmer National Bank, Palmer,	800 00
On 50 shares Ware National Bank, Ware,	3,000 00
On 40 shares Monson National Bank, Monson,	4,000 00
On 24 shares Pittsfield National Bank, Pittsfield,	2,400 00
On 6 shares Hampden National Bank, Westfield,	200 00
On 7 shares City National Bank, Worcester,	450 00
On 10 shares Manchester National Bank, Manchester, N. H.,	1,000 00
On 27 shares First National Bank, Springfield,	800 00
On 30 shares Third National Bank, Springfield,	
On 4 shares First National Bank, Springfield,	900 00
On 5 shares Second National Bank, Springfield,	
On 3 shares Pynchon National Bank, Springfield,	1,000 00
On 9 shares Second National Bank, Springfield,	
On 100 shares Chicopee National Bank, Springfield,	15,500 00
On 100 shares Pynchon National Bank, Springfield,	
On 25 shares Second National Bank, Springfield,	5,000 00
On 26 shares Chapin National Bank, Springfield,	
On 10 shares Agawam National Bank, Springfield,	4,600 00
On 25 shares Chapin National Bank, Springfield,	
On 12 shares John Hancock National Bank, Springfield,	2,000 00
On 9 shares First National Bank, Westfield,	
On 13 shares Hampden National Bank, Westfield,	
On 23 shares Second National Bank, Springfield,	

Loans on Railroad Stock, amount on each :—

On 1,063 shares New York, New Haven & Hartford R.R.,	\$136,500 00
On 226 shares Boston & Albany R.R.,	25,400 00
On 90 shares Connecticut River R.R.,	6,500 00
On 5 shares Old Colony R.R.,	500 00
On 152 shares Boston & Albany R.R.,	45,700 00
On 189 shares New York, New Haven & Hartford R.R.,	
On 14 shares Connecticut River R.R.,	26,000 00
On 132 shares New York, New Haven & Hartford R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . .	\$15,000	\$15,000 00	\$15,000 00
County of Hampden, Mass., 3s, . .	100,000	97,000 00	94,000 00
State of New Hampshire 6s, . . .	142,700	163,100 00	152,700 00
of Massachusetts 5s,	111,500	115,700 00	111,500 00
of Rhode Island 6s,	3,000	3,150 00	3,000 00
City of Bangor, Me., 6s,	8,000	9,300 00	8,000 00
of Bangor, Me., 7s,	5,000	5,100 00	5,000 00
of Manchester, N. H., 6s,	5,000	5,300 00	5,000 00
of Burlington, Vt, 4s,	120,000	121,200 00	120,000 00
of Boston, Mass., 4s,	85,000	85,000 00	85,000 00
of Boston, Mass, 5s,	25,000	27,625 00	25,000 00
of Boston, Mass, 6s,	40,000	45,200 00	42,000 00
of Cambridge, Mass, 4s,	108,000	112,700 00	108,000 00
of Cambridge, Mass, 6s,	30,000	30,975 00	30,000 00
of Chelsea, Mass, 6s,	40,000	42,100 00	40,000 00
of Fitchburg, Mass, 6s,	10,000	10,250 00	10,000 00
of Holyoke, Mass, 4s,	50,000	50,500 00	50,000 00
of Holyoke, Mass, 6s,	46,000	52,210 00	46,000 00
of Holyoke, Mass., 7s,	15,000	15,650 00	15,000 00
of Lawrence, Mass, 6s,	10,000	10,500 00	10,000 00
of New Bedford, Mass, 4s,	30,000	30,300 00	30,000 00
of New Bedford, Mass., 6s,	8,000	9,000 00	8,000 00
of New Bedford, Mass, 7s,	50,000	66,350 00	55,000 00
of Newton, Mass, 4s,	31,000	31,000 00	31,000 00
of Newton, Mass., 5s,	6,000	6,600 00	6,000 00
of Newton, Mass, 6s,	50,000	61,000 00	50,000 00
of Springfield, Mass, 6s,	25,000	30,000 00	25,000 00
of Springfield, Mass, 7s,	235,000	285,500 00	250,000 00
of Taunton, Mass., 4s,	20,000	20,000 00	20,000 00
of Taunton, Mass, 6s,	20,000	21,600 00	20,000 00
of Worcester, Mass, 6s,	40,000	40,000 00	40,000 00
of Northampton, Mass, 4s,	60,000	60,300 00	60,000 00
Town of Brookline, Mass, 4s,	25,000	25,000 00	25,000 00
of Brookline, Mass., 5s,	30,000	31,500 00	30,000 00
of Brookline, Mass, 6s,	5,000	5,275 00	5,000 00
of Brookline, Mass, 7s,	19,000	22,040 00	21,000 00
of Danvers, Mass, 5s,	21,000	23,500 00	21,000 00
of Leominster, Mass, 4s,	10,000	10,000 00	10,000 00
of Pittsfield, Mass., 4½s,	35,000	35,525 00	35,000 00
of Westfield, Mass, 4s,	15,000	15,150 00	15,000 00
City of Salem, Mass, 4s,	35,000	35,350 00	35,000 00
of Providence, R. I., 4½s,	11,000	11,330 00	11,000 00
of Providence, R. I., 5s,	90,000	97,700 00	90,000 00
of Providence, R. I., 6s,	41,000	46,740 00	45,000 00
of Hartford, Conn, 6s,	55,000	58,830 00	55,000 00
of Meriden, Conn, 6s,	14,000	15,650 00	14,000 00
of Middletown, Conn., 6s,	1,000	1,150 00	1,000 00
of New Haven, Conn., 4s,	50,000	51,500 00	50,000 00
of New Haven, Conn., 6s,	4,000	4,250 00	4,000 00
of New Haven, Conn., 7s,	20,000	28,900 00	22,000 00
of Norwich, Conn., 5s,	24,000	28,200 00	24,000 00
of Norwich, Conn, 7s,	28,000	36,400 00	30,000 00
of Waterbury, Conn., 4s,	6,000	6,000 00	6,000 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waterbury, Conn., 7s, . . .	\$14,000	\$15,960 00	\$14,000 00
Town of Meriden, Conn., 4s, . . .	30,000	30,600 00	30,000 00
City of Cleveland, Ohio, 4s, . . .	5,000	5,000 00	5,000 00
of Cleveland, Ohio, 6s, . . .	35,000	37,975 00	35,000 00
of Detroit, Mich, 4s, . . .	50,000	51,000 00	50,000 00
of Providence, R I., 4s, . . .	50,000	51,000 00	50,000 00
	\$2,267,200	\$2,460,735 00	\$2,303,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
450	First Nat'l Bank, Springfield,	\$45,000	\$60,000 00	\$60,000 00
360	Second N'l Bank, Springfield,	36,000	54,000 00	54,000 00
402	Third Nat'l Bank, Springfield,	40,200	80,400 00	66,200 00
400	Agawam N'l B'k, Springfield,	40,000	40,000 00	40,000 00
300	Chapin N'l Bank, Springfield,	30,000	43,500 00	34,000 00
500	Chicopee N'l B'k, Springfield,	50,000	80,000 00	70,000 00
300	City Nat'l Bank, Springfield,	30,000	42,000 00	35,000 00
226	John Hancock National Bank, Springfield,	22,600	27,125 00	23,500 00
400	Pyncheon N'l B'k, Springfield,	40,000	62,000 00	62,000 00
45	First National Bank, Adams, .	4,500	4,500 00	4,500 00
200	First Nat'l Bank, Chicopee, .	20,000	28,000 00	28,000 00
15	First N'l Bank, Easthampton,	1,500	2,100 00	1,500 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
66	Franklin County Nat'l Bank, Greenfield,	6,600	6,600 00	4,700 00
250	City National Bank, Holyoke,	25,000	27,500 00	27,000 00
60	Hadley Falls N'l B'k, Holyoke,	6,000	9,000 00	8,500 00
30	Holyoke Nat'l Bank, Holyoke,	3,000	4,500 00	3,000 00
50	Leominster National Bank, Leominster,	5,000	5,000 00	5,000 00
30	Lee National Bank, Lee, . . .	3,000	3,000 00	3,000 00
63	Monson Nat'l Bank, Monson, .	6,300	9,450 00	7,000 00
50	First N'l Bank, Northampton,	5,000	6,500 00	6,000 00
50	Hampshire County N'l Bank, Northampton,	5,000	6,250 00	5,000 00
125	Northampton National Bank, Northampton,	12,500	21,250 00	19,000 00
100	Palmer Nat'l Bank, Palmer, .	10,000	12,500 00	12,000 00
50	Pittsfield Nat'l Bank, Pittsfield,	5,000	8,000 00	7,000 00
94	Ware National Bank, Ware, .	9,400	10,340 00	10,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,500 00	7,000 00
25	Hampden N'l Bank, Westfield,	2,500	3,750 00	2,500 00
50	First National Bank, Boston, .	5,000	12,000 00	5,000 00
200	Second National Bank, Boston,	20,000	37,000 00	20,000 00
150	Atlantic Nat'l Bank, Boston, .	15,000	21,000 00	18,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Atlas National Bank, Boston, .	\$15,000	\$18,000 00	\$15,000 00
150	Blackstone N'l Bank, Boston, .	15,000	15,000 00	15,000 00
100	Columbian N'l Bank, Boston, .	10,000	10,500 00	10,000 00
30	Eliot National Bank, Boston, .	3,000	3,600 00	3,000 00
50	Faneuil Hall N'l B'k, Boston, .	5,000	7,000 00	6,000 00
200	Freeman's Nat'l Bank, Boston, .	20,000	20,000 00	19,000 00
150	Hamilton Nat'l Bank, Boston, .	15,000	18,000 00	15,000 00
133	Howard Nat'l Bank, Boston, .	13,300	14,630 00	13,300 00
150	Merchants' N'l Bank, Boston, .	15,000	22,500 00	19,000 00
25	Mt. Vernon Nat'l Bank, Boston, .	2,500	3,375 00	2,500 00
50	N'l B'k of Commerce, Boston, .	5,000	6,250 00	5,000 00
20	Nat'l Bank of the Common- wealth, Boston, .	2,000	3,700 00	2,000 00
175	N'l B'k of No. America, Boston, .	17,500	21,875 00	17,500 00
250	N'l B'k of Redemption, Boston, .	25,000	31,250 00	27,000 00
150	National City Bank, Boston, .	15,000	14,250 00	14,000 00
50	National Eagle Bank, Boston, .	5,000	5,000 00	5,000 00
20	Nat'l Exchange Bank, Boston, .	2,000	2,700 00	2,000 00
50	N'l Hide & Leather B'k, Boston, .	5,000	6,000 00	5,000 00
150	National Revere Bank, Boston, .	15,000	15,750 00	15,000 00
43	National Union Bank, Boston, .	4,300	6,020 00	4,300 00
200	North National Bank, Boston, .	20,000	27,000 00	23,000 00
70	Old Boston N'l Bank, Boston, .	7,000	8,050 00	7,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	12,500 00	10,000 00
75	State National Bank, Boston, .	7,500	9,000 00	7,500 00
50	Suffolk National Bank, Boston, .	5,000	5,250 00	5,000 00
150	Tremont Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
30	Washington N'l Bank, Boston, .	3,000	3,450 00	3,000 00
75	Nat'l Webster Bank, Boston, .	7,500	7,500 00	7,500 00
10	Nat'l Exchange Bank, Hart- ford, Conn, .	500	600 00	500 00
13	Phoenix Nat'l Bank, Hartford, Conn., .	1,300	1,600 00	1,300 00
50	Thames Nat'l Bank, Norwich, Conn., .	5,000	7,000 00	7,000 00
140	Springfield Safe Deposit and Trust Co., Springfield, .	14,000	18,660 00	16,000 00
35	Greylock Nat'l Bank, Adams, .	3,500	5,250 00	5,000 00
		\$823,000	\$1,111,025 00	\$975,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	\$50,000	\$54,000 00	\$50,000 00
Boston & Albany R.R. 6s, . .	196,000	207,750 00	200,000 00
Boston & Albany R.R. 7s, . .	101,000	101,000 00	101,000 00
Boston & Lowell R.R. 6s, . .	10,000	10,700 00	10,000 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$35,000	\$35,900 00	\$35,000 00
Boston & Providence R.R. 4s, . . .	75,000	76,500 00	75,000 00
Boston & Providence R.R. 7s, . . .	15,000	15,525 00	15,000 00
Fitchburg R.R. 5s,	25,000	25,500 00	25,000 00
Old Colony R.R. 4½s,	12,000	12,000 00	12,000 00
Old Colony R.R. 6s,	30,000	31,700 00	30,000 00
Vermont Valley R.R. 5s,	10,000	11,000 00	10,000 00
New Haven & Northampton R.R. 5s,	28,000	30,800 00	28,000 00
New Haven & Northampton R.R. 7s,	56,000	65,000 00	60,000 00
Boston, Clinton & Fitchburg R.R. 5s,	10,000	11,000 00	10,000 00
New York, Prov. & Boston R.R. 7s,	14,000	16,100 00	15,000 00
Leeds & Farmington R.R. 6s, . . .	10,000	10,400 00	10,000 00
Providence & Worcester R.R. 6s, . .	9,000	9,750 00	9,000 00
	\$686,000	\$724,625 00	\$694,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,500 00	2½ per cent.	\$56,000 00	3¾ per cent.	\$5,656,750 00	5 per cent.
62,500 00	3½ “	818,500 00	4 “	150,000 00	7 “
10,000 00	3 6-10 “	300,500 00	4½ “		

Amount invested in real estate for banking purposes,	\$114,500 00
Estimated value of the same,	114,500 00
Assessed value of the same,	90,200 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,016 72
Value, by books, of other real estate held or owned by foreclosure or otherwise,	20,250 00
Assessed value of the same,	15,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,324	
Aggregate amount of the same,	1,689,050 00
Total number of loans upon real estate,	1,382
Amount of investments from which no income is received,	13,950 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	537,438 83
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	203,303 84
year ending Oct. 31, 1891, } 2 per cent., {	207,477 94
Number of accounts opened during the year ending Oct. 31, 1891, . . .	4,467
Number of accounts closed during the year ending Oct. 31, 1891, . . .	3,547
Total number of open accounts Oct. 31, 1891,	27,409
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	22,001 41

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$2,084,398 04
Number of same,	27,865
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	2,055,560 45
Number of same,	20,704
Date of examination by commissioner: November 13.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 12, 1891.

Personally appeared Henry S. Lee, Treasurer of the Springfield Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH C. BOOTH, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 12, 1891.

Personally appeared John B. Stebbins, President, and Charles Marsh, Elisha Gunn, Horace Smith, Julius H. Appleton, Emory Meekins and Henry S. Lee, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH C. BOOTH, *Justice of the Peace.*

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 31.

WILLIAM B. STEVENS, *President.*

ONSLOW GILMORE, *Treasurer.*

ONSLOW GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ARAD GERRY,

JOHN W. SPENCER,

A. H. COWDREY.

Open for business Tuesday and Saturday, 2 to 5 P.M., and 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$243,000 00	Deposits,	\$594,434 43
Bank stock as per schedule, .	5,000 00	Guaranty fund, .	17,687 67
Loan on bank stock,	5,000 00	Interest account, .	16,170 35
Railroad bonds as per schedule,	96,000 00	Profit and loss ac-	
Real estate by foreclosure, .	2,059 58	count,	7,603 07
Loans on real estate,	197,461 73		
Loans on personal security, .	8,625 00		
Loans to counties, cities or towns			
(notes),	53,000 00		
Deposits in banks, on interest, .	20,459 62		
Expense account,	1,718 52		
Cash on hand,	3,576 07		
	<u>\$635,900 52</u>		<u>\$635,900 52</u>

Cash on Deposit in Banks, amount in each : —

Stoneham National Bank, Stoneham,	\$11,875 96
Blackstone National Bank, Boston,	8,583 66

Loan on Bank Stock : —

On 50 shares National Bank of South Reading, Wakefield,	\$5,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 6s, .	\$10,000	\$10,000 00	\$10,000 00
of Attleborough, Mass., 4s, .	15,000	15,138 00	15,000 00
City of Boston, Mass, 4s, . .	45,000	45,810 00	45,000 00
Town of Beverly, Mass, 4s, . .	10,000	10,350 00	10,000 00
City of Columbus, Ohio, 4s, . .	26,000	24,904 00	26,000 00*
of Dayton, Ohio, 4s, . . .	10,000	9,782 00	10,000 00
Town of Framingham, Mass., 4s, .	15,000	15,468 00	15,000 00
of Leominster, Mass., 4s, . .	20,000	20,378 00	20,000 00
of Montague, Mass, 4s, . . .	28,000	28,840 00	28,000 00
City of Middletown, Conn., 4s, .	10,000	10,312 00	10,000 00
of Rockland, Mass, 4s, . . .	10,000	10,361 00	10,000 00
of Rockingham, Vt, 4s, . . .	13,000	13,183 00	13,000 00
of Spencer, Mass., 4s, . . .	15,000	15,575 00	15,000 00
Town of Maynard, Mass, 4s, . .	10,000	10,431 00	10,000 00
City of Cleveland, Ohio, 4s, . .	6,000	5,955 00	6,000 00
	\$243,000	\$246,487 00	\$243,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Stoneham Nat'l B'k, Stoneham,	\$5,000	\$5,000 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$1,000	\$1,091 00	\$1,000 00
Boston & Lowell R R. 4s, . . .	30,000	30,000 00	30,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,350 00	10,000 00
Boston & Maine R R. 4s, . . .	10,000	10,265 00	10,000 00
Fitchburg R.R. 4s,	15,000	14,568 00	15,000 00
N. Y. & N. E R R. (terminal) 4s, .	10,000	10,258 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,800 00	10,000 00
Old Colony R R. 4s,	10,000	10,300 00	10,000 00
	\$96,000	\$97,632 00	\$96,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,459 62	2½ per cent.	\$42,000 00	5 per cent.	\$149,332 11	6 per cent.
48,000 00	4 “	4,000 00	5½ “	10,754 62	7 “
10,000 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,059 58
Assessed value of the same,	8,200 00
Net income received from same during year ending Oct. 31, 1891,	103 67
Number of loans which are of an amount not exceeding \$3,000 each, 178	
Aggregate amount of the same,	140,986 73
Total number of loans upon real estate, 172	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	29,695 12
Times for the dividends fixed by the by-laws: first Wednesday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	10,794 71
year ending Oct. 31, 1891, } 2 per cent., {	11,019 47
Number of accounts opened during the year ending Oct. 31, 1891,	325
Number of accounts closed during the year ending Oct. 31, 1891,	227
Total number of open accounts Oct. 31, 1891,	2,712
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,647 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	132,337 54
Number of same,	2,426
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	144,934 72
Number of same,	2,034
Date of examination by commissioner: July 2.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 2, 1891.

Personally appeared Onslow Gilmore, Treasurer of the Stoneham Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED E. NICKERSON, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 2, 1891.

Personally appeared William B. Stevens, President, and Arad Gerry, A. H. Cowdrey, John Steele, Charles E. Howe, Onslow Gilmore and Chas. C. Dike, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRED E. NICKERSON, *Justice of the Peace.*

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated March 7, 1833. Present number of corporators, 184.

WILLIAM ENDICOTT, Jr., *President.*

CHARLES HENRY PARKER, *Treasurer.*

HERBERT MAGOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM ENDICOTT, Jr.,

EDWARD W. HOOPER,

GEORGE S. BULLENS,

T. QUINCY BROWNE,

JOHN L. GARDNER,

GEORGE WHITNEY,

T. JEFFERSON COOLIDGE, Jr.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$2,773,601 59	Deposits,	\$24,835,468 74
Loans on public funds,	110,000 00	Guaranty fund,	650,526 92
Bank stock as per schedule,	620,225 00	Profit and loss account,	221,363 43
Loan on bank stock,	16,000 00	Suspense account,	26,470 74
Railroad bonds as per schedule,	4,525,347 96	Rent account,	458 46
Railroad notes,	725,000 00		
Real estate (for banking purposes),	180,000 00		
Real estate by foreclosure,	28,592 43		
Loans on real estate,	7,959,950 53		
Loans on personal security,	6,785,129 60		
Loans to counties, cities or towns (notes),	290,000 00		
Deposits in banks, on interest,	1,609,407 43		
Deposits in banks, not on interest,	13,901 07		
Expense account,	3,190 13		
Bank building account,	273 72		
Cash on hand,	93,668 83		
	\$25,734,288 29		\$25,734,288 29

Cash on Deposit in Banks, amount in each : —

Blackstone National Bank, Boston,	\$75,000 00
Continental National Bank, Boston,	152,205 79
Columbian National Bank, Boston,	164,967 03
Atlas National Bank, Boston,	102,845 85
New England National Bank, Boston,	185,405 57
National Revere Bank, Boston,	289,475 11

North National Bank, Boston,	\$103,472 02
Tremont National Bank, Boston,	181,629 15
Third National Bank, Boston,	166,372 76
National Union Bank, Boston,	100,000 00
Market National Bank, Boston,	101,935 22

Loans on Public Funds, amount on each :—

On \$16,000 City of Lowell, Mass, 4s,	\$100,000 00
On \$20,000 City of Waltham, Mass., 4s,	
On \$13,000 City of Springfield, Mass., 3½s,	
On \$11,000 City of Holyoke, Mass., 4s,	
On \$4,000 City of Providence, R.I., 4s,	
On \$5,000 City of Somerville, Mass., 4s,	
On \$6,000 City of Danbury, Conn., 4s,	
On \$4,000 City of Lynn, Mass., 4s,	
On \$19,000 City of Haverhill, Mass, 4s,	
On \$17,000 City of Keene, N. H., 4s,	
On \$10,000 City of Providence, R. I., 6s,	10,000 00

Loan on Bank Stock :—

On 200 shares Tremont National Bank, Boston,	\$16,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Ayer, Mass, 4s,	\$60,000 00	\$60,600 00	\$59,700 00
City of Boston, Mass., 4s,	1,663,000 00	1,685,270 00	1,665,762 50
of Boston, Mass, 5s,	725,989 09	801,451 47	725,989 09
of New Bedford, Mass., 3½s,	30,000 00	29,400 00	30,000 00
of New Bedford, Mass., 6s,	10,000 00	10,850 00	10,000 00
of Providence, R. I., 5s,	86,850 00	89,455 50	86,850 00
of Waltham, Mass, 4s,	75,000 00	75,375 00	75,000 00
of Worcester, Mass, 4s,	100,000 00	100,500 00	100,000 00
of Boston, Mass., 6s,	20,000 00	20,600 00	20,000 00
	\$2,770,839 09	\$2,873,501 97	\$2,773,601 59

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston,	\$8,500	\$11,985 00	\$8,500 00
654	Atlas National Bank, Boston, .	65,400	79,134 00	65,400 00
175	Bay State N'l Bank, Lawrence,	13,125	26,250 00	13,125 00
30	Boylston Nat'l Bank, Boston, .	3,000	3,870 00	3,000 00
211	National City Bank, Boston, .	21,100	20,256 00	21,100 00
492	Columbian N'l B'k, Boston, . .	49,200	52,644 00	49,200 00
169	N'l B'k of Commerce, Boston,	16,900	21,632 00	16,900 00
138	Continental N'l Bank, Boston,	13,800	17,802 00	13,800 00
461	National Eagle Bank, Boston,	46,100	47,483 00	46,100 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
48	Freeman's Nat'l Bank, Boston,	\$4,800	\$4,800 00	\$4,800 00
150	Hamilton Nat'l Bank, Boston,	15,000	18,000 00	15,000 00
211	N'l Hide & Leather B'k, Boston,	21,100	26,164 00	21,100 00
150	Howard Nat'l Bank, Boston, .	15,000	16,500 00	15,000 00
150	Market Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
658	Merchants' N'l Bank, Boston, .	65,800	98,700 00	65,800 00
50	Massachusetts N'l B'k, Boston,	5,000	5,400 00	5,000 00
11	New England N'l B'k, Boston,	1,100	1,804 00	1,100 00
50	Old Boston N'l Bank, Boston,	5,000	5,900 00	5,000 00
25	Railroad Nat'l Bank, Lowell,	2,500	3,225 00	2,500 00
150	N'l B'k of Redemption, Boston,	15,000	19,050 00	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	16,000 00	10,000 00
400	Nat'l Revere Bank, Boston, .	40,000	42,400 00	40,000 00
244	Shawmut Nat'l Bank, Boston, .	24,400	30,744 00	24,400 00
111	Shoe & Leather N'l B'k, Boston,	11,100	10,323 00	11,100 00
133	State National Bank, Boston, .	13,300	16,093 00	13,300 00
136	Suffolk Nat'l Bank, Boston, .	13,600	14,416 00	13,600 00
187	Tremont Nat'l Bank, Boston, .	18,700	19,074 00	18,700 00
100	National Union Bank, Boston,	10,000	14,000 00	10,000 00
150	Washington N'l Bank, Boston,	15,000	17,850 00	15,000 00
617	Nat'l Webster Bank, Boston, .	61,700	61,700 00	61,700 00
		\$620,225	\$738,199 00	\$620,225 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$900,000 00	\$904,000 00	\$900,000 00
Old Colony R.R. 6s,	200,000 00	214,000 00	200,000 00
Old Colony R.R. 7s,	17,000 00	17,850 00	17,000 00
New Bedford R.R. 7s,	3,000 00	3,150 00	3,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	100,000 00	110,000 00	100,000 00
Boston & Providence R.R. 7s,	200,000 00	205,000 00	200,000 00
Boston & Albany R.R. 7s,	427,000 00	429,135 00	427,000 00
Boston & Maine R.R. 7s,	75,000 00	76,500 00	75,000 00
Boston & Maine R.R. 4s,	250,000 00	250,000 00	250,000 00
Boston & Lowell R.R. 4s,	650,000 00	650,000 00	650,000 00
Boston & Lowell R.R. 7s,	129,000 00	129,645 00	129,000 00
N. Y. & N. E. R.R. (terminal) 4s,	500,000 00	525,000 00	500,000 00
Portland & Ogdensburg R.R. 6s,	139,000 00	155,680 00	161,240 00
Providence & Worcester R.R. 6s,	250,000 00	271,250 00	280,275 00
Eastern R.R. 6s,	178,968 20	225,882 25	219,332 96
Fitchburg R.R. 5s,	300,000 00	307,500 00	313,500 00
Holyoke & Westfield R.R. 4s,	100,000 00	100,000 00	100,000 00
	\$4,418,968 20	\$4,574,592 25	\$4,525,317 96

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,129 60	0 per cent.	\$2,775,550 00	4½ per cent.	\$1,502,450 00	5½ per cent.
1,609,407 43	2½ “	400,000 00	4¾ “	1,278,450 00	6 “
4,375,050 53	4 “	4,187,250 00	5 “	19,700 00	7 “
466,500 00	4¼ “	850,000 00	5¼ “		

Amount invested in real estate for banking purposes,	\$180,000 00
Estimated value of the same,	180,000 00
Assessed value of the same,	303,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	28,592 43
Assessed value of the same,	45,900 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,426 14
Number of loans which are of an amount not exceeding \$3,000 each, 63	
Aggregate amount of the same,	131,650 00
Total number of loans upon real estate,	312
Amount of investments from which no income is received,	45,030 67
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	1,151,886 38
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	450,416 98
year ending Oct. 31, 1891, } 2 per cent., {	459,710 03
Number of accounts opened during the year ending Oct. 31, 1891, . . .	8,242
Number of accounts closed during the year ending Oct. 31, 1891, . . .	6,307
Total number of open accounts Oct. 31, 1891,	57,151
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	38,040 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	5,046,914 00
Number of same,	52,792
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	4,817,862 73
Number of same,	42,029
Date of examination by commissioners: November 23 and 24.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 19, 1891.

Personally appeared Charles Henry Parker, Treasurer of the Suffolk Savings Bank for Seamen and Others, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN A. BENNETT, *Notary Public.*

SUFFOLK, ss.

Nov. 19, 1891.

Personally appeared William Endicott, Jr., President, and Edward W. Hooper, T. Quincy Browne, Geo. Whitney, John L. Gardner and George A. Goddard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN A. BENNETT, *Notary Public.*

TAUNTON SAVINGS BANK — TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 95.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEBARON B. CHURCH,	CHARLES L. LOVERING,
ELISHA T. JACKSON,	DANIEL A. TREFETHEN,
JOHN E. SANFORD,	GEORGE M. WOODWARD,
GEORGE A. WASHBURN.	

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$178,900 00	Deposits, . . .	\$1,484,306 07
Loans on public funds, . . .	60,000 00	Guaranty fund, . . .	48,750 01
Bank stock as per schedule, .	115,516 13	Interest account, . . .	28,305 98
Loans on bank stock, . . .	2,850 00	Profit and loss ac-	
Railroad bonds as per schedule, .	203,000 00	count, . . .	6 00
Loans on railroad bonds, . . .	31,000 00	Surplus, . . .	19,628 17
Real estate by foreclosure, . . .	11,665 48		
Loans on real estate, . . .	460,867 80		
Loans on personal security, . . .	497,235 00		
Loans to counties, cities or towns			
(notes), . . .	3,000 00		
Loans on depositors' books, . . .	300 00		
Deposit in bank, on interest, . . .	9,615 01		
Deposit in bank, not on interest, . . .	2,966 17		
Expense account, . . .	1,488 09		
Cash on hand, . . .	2,592 55		
	\$1,580,996 23		\$1,580,996 23

Cash on Deposit in Banks, amount in each : —

National Bank of the Republic, Boston,	\$9,615 01
Taunton National Bank Taunton,	2,966 17

Loans on Public Funds, amount on each : —

On \$10,000 Town of Leominster, Mass., 4s,	} \$45,000 00
On \$25,000 City of Lowell, Mass., 4s,	
On \$7,000 City of Fort Wayne, Ind., 4s,	
On \$10,000 City of Waltham, Mass.,	
On \$10,000 City of Holyoke, Mass., 4s,	10,000 00
On \$5,000 Town of Braintree, Mass.,	5,000 00

Loans on Bank Stock, amount on each : —

On 2 shares Union National Bank, Fall River,	\$350 00
On 9 shares Fall River National Bank, Fall River,	
On 5 shares Massasoit National Bank, Fall River,	
On 5 shares Pocassett National Bank, Fall River,	
On 5 shares Machinists' National Bank, Taunton,	500 00
On 10 shares Merchants' National Bank, New Bedford,	2,000 00
On 10 shares First National Bank, New Bedford,	

Loans on Railroad Bonds, amount on each : —

On \$1,000 Old Colony R.R. 6s,	\$1,000 00
On \$25,000 Boston & Maine R.R. 4s,	25,000 00
On \$6,000 Concord & Montreal R.R. 4s,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Aroostook County, Me., 4s,	\$20,000	\$19,800 00	\$20,000 00
City of Boston, Mass., 3½s,	45,000	44,100 00	45,000 00
of Des Moines, Iowa, 4½s,	15,000	15,075 00	15,000 00
of Dayton, Ohio, 4s,	10,000	9,850 00	10,000 00
of East Saginaw, Mich, 5s,	8,000	8,160 00	8,000 00
Commonwealth of Massachusetts 5s,	3,000	3,090 00	3,000 00
State of New Hampshire 6s,	1,000	1,200 00	1,000 00
Town of Peabody, Mass, 4s,	25,000	25,000 00	25,000 00
City of Springfield, Ohio, 5s,	5,000	5,000 00	5,000 00
of Taunton, Mass., 5s,	19,900	20,397 50	19,900 00
of Taunton, Mass., 6s,	2,000	2,140 00	2,000 00
of Taunton, Mass., 4s,	25,000	25,000 00	25,000 00
	\$178,900	\$178,812 50	\$178,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston,	\$5,500	\$6,655 00	\$6,100 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,400 00	1,200 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
12	Boylston Nat'l Bank, Boston,	1,200	1,548 00	1,400 00
100	National City Bank, Boston,	10,000	9,500 00	10,300 00
5	N'l B'k of Commerce, Boston,	500	640 00	500 00
8	Columbian N'l Bank, Boston,	800	848 00	800 00
10	Continental N'l Bank, Boston,	1,000	1,290 00	1,000 00
11	National Eagle Bank, Boston,	1,100	1,133 00	1,100 00
20	Nat'l Exchange Bank, Boston,	2,000	2,720 00	2,200 00
17	Freeman's N'l Bank, Boston,	1,700	1,700 00	1,695 75
44	Hamilton Nat'l Bank, Boston,	4,400	5,280 00	5,200 00
3	Howard Nat'l Bank, Boston,	300	330 00	300 00
6	Merchants' Nat'l Bank, Boston,	600	900 00	700 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Mt Vernon N'l Bank, Boston,	\$3,300	\$4,554 00	\$4,190 00
11	North National Bank, Boston,	1,100	1,529 00	1,200 00
10	New England N'l B'k, Boston,	1,000	1,640 00	1,300 00
23	Nat'l Revere Bank, Boston, .	2,300	2,438 00	2,700 00
25	N'l B'k of the Republic, Boston,	2,500	4,025 00	3,200 00
25	N'l B'k of Redemption, Boston,	2,500	3,175 00	2,900 00
20	Second National Bank, Boston,	2,000	3,700 00	2,900 00
12	Shawmut Nat'l Bank, Boston,	1,200	1,512 00	1,300 00
11	Tremont Nat'l Bank, Boston, .	1,100	1,122 00	1,090 37
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
17	First N'l Bank, New Bedford,	1,700	2,550 00	2,211 01
102	N'l Bank of Commerce, New Bedford,	10,200	9,282 00	10,914 00
200	Merchants' Nat'l Bank, New Bedford,	20,000	38,000 00	27,200 00
109	Taunton Nat'l Bank, Taunton,	10,900	15,805 00	14,250 00
34	Bristol Co N'l Bank, Taunton,	3,400	4,760 00	4,405 00
9	Machinists' N'l B'k, Taunton,	900	1,440 00	1,260 00
		\$96,200	\$131,476 00	\$115,516 13

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R R. 4s,	\$25,000	\$25,250 00	\$25,000 00
Boston & Maine R R. 7s,	11,000	11,440 00	11,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	2,000	2,200 00	2,000 00
Boston & Lowell R R. 4s,	20,000	20,000 00	20,000 00
Concord & Montreal R R. 4s, . . .	50,000	50,500 00	50,000 00
Old Colony R R. 6s,	35,000	37,800 00	35,000 00
Old Colony R R. 4s,	25,000	25,250 00	25,000 00
Worcester & Nashua R.R. 4s, . . .	10,000	10,000 00	10,000 00
Fitchburg R R. 5s,	25,000	25,950 00	25,000 00
	\$203,000	\$208,390 00	\$203,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,615 01	2½ per cent	\$192,539 30	5 per cent.	\$65,000 00	5¾ per cent.
65,000 00	4 " "	25,000 00	5½ " "	345,401 50	6 " "
47,000 00	4½ " "	55,000 00	5¼ " "	2,300 00	6½ " "
10,000 00	4¾ " "	248,012 00	5½ " "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$11,665 48
Assessed value of the same,	10,850 00
Net income received from same during year ending Oct. 31, 1891,	619 77
Number of loans which are of an amount not exceeding \$3,000 each, 310	
Aggregate amount of the same,	321,557 80
Total number of loans upon real estate,	307
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	80,149 84
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	28,418 86
year ending Oct. 31, 1891, } 2 per cent., {	28,748 08
Number of accounts opened during the year ending Oct. 31, 1891,	484
Number of accounts closed during the year ending Oct. 31, 1891,	439
Total number of open accounts Oct. 31, 1891,	4,010
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	4,597 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	230,211 11
Number of same,	2,289
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	275,763 05
Number of same,	2,444
Date of examination by commissioner: February 10.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 2, 1891.

Personally appeared Henry R. Wood, Treasurer of the Taunton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD S. HERSEY, *Justice of the Peace.*

BRISTOL, ss.

Nov. 2, 1891.

Personally appeared John E. Sanford, President, and Geo. M. Woodward, L. B. Church, Geo. A. Washburn and D. A. Trefethen, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD S. HERSEY, *Justice of the Peace.*

BRISTOL, ss.

Nov. 3, 1891.

Personally appeared Elisha T. Jackson, a trustee of the Taunton Savings Bank, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me,

GEO. A. WASHBURN, *Notary Public.*

TEMPLETON SAVINGS BANK — BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 45.

M. A. WILSON, *President.*

ASA HOSMER, *Treasurer.*
ASA HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. A. WILSON,

WILLARD BAKER,

A. D. WILEY.

GILMAN WAITE,

HERBERT LELAND,

Open for business every Wednesday and Saturday, the last two weeks in each quarter,
the first week in January and July, and first three days in April and
October, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$26,007 50	Deposits,	\$233,295 64
Bank stock as per schedule, .	16,400 00	Guaranty fund, . .	9,761 92
Loan on bank stock,	400 00	Profit and loss ac-	
Railroad bonds as per schedule,	18,000 00	count,	2,847 12
Real estate (for banking pur-			
poses),	9,500 00		
Loans on real estate,	121,600 00		
Loans on personal security, . .	22,485 00		
Loans to counties, cities or towns			
(notes),	24,000 00		
Deposits in banks, on interest, .	2,566 42		
Deposit in bank, not on interest,	3,814 99		
Expense account,	626 05		
Cash on hand,	504 72		
	\$245,904 68		\$245,904 68

Cash on Deposit in Banks, amount in each :—

Miller’s River National Bank, Athol, \$3,814 99

National Bank of the Commonwealth, Boston, 566 42

Maverick National Bank, Boston, 2,000 00

Loan on Bank Stock :—

On 30 shares First National Bank, Winchendon, \$400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 5s, . .	\$5,000	\$5,350 00	\$5,000 00
of Peoria, Ill., 4½s,	2,000	2,090 00	2,000 00
of Sioux City, Iowa, 4½s, . .	5,000	5,300 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,225 00	5,000 00
of Bay City, Mich., 5s,	5,000	5,600 00	5,600 00
of Peoria, Ill., 7s,	2,000	2,325 00	2,325 00
of Dayton, Ohio, 5s,	1,000	1,082 50	1,082 50
	\$25,000	\$26,972 50	\$26,007 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Miller's River N'l B'k, Athol,	\$200	\$390 00	\$200 00
10	Nat'l City Bank, Boston, . .	1,000	960 00	1,000 00
10	Columbian N'l Bank, Boston,	1,000	1,070 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,280 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,300 00	1,000 00
10	National Eagle Bank, Boston,	1,000	1,030 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,240 00	1,000 00
10	Nat'l Revere Bank, Boston, . .	1,000	1,060 00	1,000 00
10	Nat'l Rockland Bank, Boston,	1,000	1,500 00	1,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,020 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,450 00	1,000 00
12	First National Bank, Gardner,	1,200	1,560 00	1,200 00
30	Orange Nat'l Bank, Orange, . .	3,000	4,200 00	3,000 00
10	First Nat'l Bank, Winchendon,	1,000	1,600 00	1,000 00
		\$16,400	\$20,660 00	\$16,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R R 5s, .	\$2,000	\$2,170 00	\$2,000 00
Fitchburg R.R 4½s,	5,000	5,050 00	5,000 00
Old Colony R.R 6s,	6,000	6,540 00	6,000 00
Boston & Maine R R 4s,	5,000	5,100 00	5,000 00
	\$18,000	\$18,860 00	\$18,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$566 42 2,000 00	2½ per cent. 3 “	\$24,000 00 7,450 00	4 per cent. 5 “	\$2,500 00 134,535 00	5½ per cent. 6 “

Amount invested in real estate for banking purposes,	\$9,500 00
Estimated value of the same,	9,500 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	553 00
Number of loans which are of an amount not exceeding \$3,000 each, 148	
Aggregate amount of the same,	119,985 00
Total number of loans upon real estate,	129
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1891,	12,846 22
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	4,265 37
year ending Oct. 31, 1891, } 2 per cent., {	4,508 42
Number of accounts opened during the year ending Oct. 31, 1891, . . .	119
Number of accounts closed during the year ending Oct. 31, 1891, . . .	82
Total number of open accounts Oct. 31, 1891,	815
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	626 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	39,003 52
Number of same,	473
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	34,852 38
Number of same,	300
Date of examination by commissioner: March 12.	

COMMONWEALTH OF MASSACHUSETTS.

Worcester, ss.

Nov. 19, 1891.

Personally appeared Asa Hosmer, Treasurer of the Templeton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. E. BRYANT, *Justice of the Peace.*

Worcester, ss.

Nov. 19, 1891.

Personally appeared M. A. Wilson, President, and Willard Baker, Amos D. Wiley, Herbert Leland, Albert Bryant and Gilman Waite, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. E. BRYANT, *Justice of the Peace.*

UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON—BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 33.

HUGH O'BRIEN, *President.*

WILLIAM S. PELLETIER, *Treasurer.*

JOHN J. MCCLUSKY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HUGH O'BRIEN,

JOHN CURTIN,

PAUL H. KENDRICKEN,

JOSEPH D. FALLON,

JOHN M. MAGUIRE,

MICHAEL J. WARD,

THOMAS B. FITZ.

Open for business every business day, 9 A.M. to 2 P.M. ; also Saturday, 5 to 8 P.M. :
during July, August and September, close at 2 P.M. on Saturday.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$51,000 00	Deposits,	\$4,057,938 81
Bank stock as per schedule, .	83,640 00	Guaranty fund,	122,915 00
Loan on bank stock,	20,000 00	Interest account,	33,847 49
Railroad bonds as per schedule, .	234,300 00	Profit and loss ac-	
Loan on railroad bonds,	50,000 00	count,	50,151 50
Real estate (for banking pur-		Suspense account,	112 00
poses),	300,000 00	Mortgage and sus-	
Real estate by foreclosure,	57,040 05	pense account,	501 58
Loans on real estate,	2,125,484 00		
Loans on personal security,	1,109,050 00		
Loans on depositors' books,	250 00		
Deposits in banks, on interest,	223,409 86		
Cash on hand,	11,292 47		
	\$4,265,466 38		\$4,265,466 38

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston,	\$49,571 75
Market National Bank, Boston,	44,216 89
Mechanics' National Bank, Boston,	64,406 75
Manufacturers' National Bank, Boston,	60,847 95
South End National Bank, Boston,	2,615 66
International Trust Company, Boston,	1,750 86

Loan on Bank Stock:—

On 200 shares Mechanics' National Bank, Boston, \$20,000 00

Loan on Railroad Bonds:—

On \$55,000 Upper Coos, N. H., R.R., 4½s, \$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, . .	\$40,000	\$40,800 00	\$40,000 00
of Chelsea, Mass., 6s, . .	5,000	5,250 00	5,000 00
of Newton, Mass., 6s, . .	4,000	4,840 00	4,000 00
of Springfield, Mass., 7s, . .	2,000	2,550 00	2,000 00
	\$51,000	\$53,440 00	\$51,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
81	Blackstone Nat'l Bank, Boston,	\$8,100	\$8,100 00	\$8,100 00
67	Boston National Bank, Boston,	6,700	7,504 00	7,000 00
9	Boylston Nat'l Bank, Boston, .	900	1,161 00	900 00
8	Continental N'l Bank, Boston,	800	1,041 00	800 00
5	Eliot National Bank, Boston, .	500	610 00	500 00
10	Everett Nat'l Bank, Boston, .	1,000	1,030 00	1,000 00
17	Howard Nat'l Bank, Boston, .	1,700	1,878 50	1,700 00
60	Mechanics' N'l Bank, Boston, .	6,000	7,800 00	7,000 00
92	Metropolitan N'l B'k, Boston,	9,200	8,314 50	8,740 00
20	Mt. Vernon N'l Bank, Boston,	2,000	2,760 00	2,000 00
37	N'l B'k of No. America, Boston,	3,700	4,569 50	3,700 00
24	N'l Bank of Commerce, Boston,	2,400	3,066 00	2,400 00
25	N'l B'k of Redemption, Boston,	2,500	3,175 00	2,800 00
32	Nat'l Exchange Bank, Boston,	3,200	4,376 00	3,200 00
49	N'l Hide & Leather B'k, Boston,	4,900	6,076 00	5,000 00
5	N'l Market Bank (Brighton), Boston,	500	480 00	500 00
9	National Revere Bank, Boston,	900	956 25	900 00
8	Shoe & Leather N'l B'k, Boston,	800	744 00	800 00
8	North National Bank, Boston,	800	1,114 00	800 00
17	Shawmut Nat'l Bank, Boston,	1,700	2,142 00	1,700 00
100	South End Nat'l Bank, Boston,	10,000	10,025 00	10,000 00
77	State National Bank, Boston, .	7,700	9,374 75	8,000 00
44	Third National Bank, Boston, .	4,400	4,691 50	4,400 00
6	Tremont Nat'l Bank, Boston, .	600	613 50	600 00
4	Washington N'l Bank, Boston,	400	476 00	400 00
7	Nat'l Webster Bank, Boston, .	700	700 00	700 00
		\$82,100	\$92,778 50	\$83,640 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$185,000	\$189,575 00	\$186,000 00
Fitchburg R.R. 4s,	35,000	32,900 00	33,300 00
Boston & Lowell R.R. 7s,	10,000	10,100 00	10,000 00
Old Colony R.R. 4s,	5,000	5,025 00	5,000 00
	\$235,000	\$237,600 00	\$234,300 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,366 52	2½ per cent.	1,538,329 00	5 per cent.	\$250,370 00	6 per cent.
219,043 34	3 “	1,092,550 00	5½ “	3,405 00	6½ “
240,000 00	4¼ “	80,000 00	5¾ “	27,830 00	7 “
72,300 00	4½ “				

Amount invested in real estate for banking purposes, \$300,000 00
 Estimated value of the same, 327,000 00
 Assessed value of the same, 342,500 00
 Net income received from same during year ending Oct. 31, 1891, . . . 6,331 93
 Value, by books, of other real estate held or owned by foreclosure or otherwise, 57,040 05
 Assessed value of the same, 63,700 00
 Net income received from same during year ending Oct. 31, 1891, . . . 1,353 04
 Number of loans which are of an amount not exceeding \$3,000 each, 344
 Aggregate amount of the same, 495,435 00
 Total number of loans upon real estate, 472
 Amount of investments from which no income is received, 26,500 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 194,739 07
 Times for the dividends fixed by the by-laws: third Wednesday in May and November.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 71,845 66
 year ending Oct. 31, 1891, } 2 per cent., { 73,745 78
 Number of accounts opened during the year ending Oct. 31, 1891, 1,457
 Number of accounts closed during the year ending Oct. 31, 1891, 1,015
 Total number of open accounts Oct. 31, 1891, 9,570
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes), 12,893 92
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 1,056,566 56
 Number of same, 9,172
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 998,021 97
 Number of same, 8,018
 Date of examination by commissioner: May 29.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

Nov. 17, 1891.

Personally appeared William S. Pelletier, Treasurer of the Union Institution for Savings in the City of Boston, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EUGENE H. MOORE, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 17, 1891.

Personally appeared Hugh O'Brien, President, and Joseph D. Fallon, Paul H. Kendrick, Joseph Walker, Thomas B. Fitz, John J. Mundo and Cornelius F. Driscoll, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EUGENE H. MOORE, *Justice of the Peace.*

UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 38.

ANDREW J. BORDEN, *President.*

ABRAHAM G. HART, *Treasurer.*

MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. J. BORDEN,

G. W. DEAN,

C. C. ROUNSEVILLE,

A. H. SKINNER,

W. W. STEWART.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,525 00	Deposits,	\$678,020 44
Bank stock as per schedule, .	44,051 50	Guaranty fund, .	2,650 00
Railroad bonds as per schedule,	15,000 00	Interest account .	7,291 40
Real estate (for banking purposes),	25,000 00	Profit and loss account,	20,511 56
Real estate by foreclosure, .	4,054 83	Due on uncompleted loans,	4,235 99
Loans on real estate,	381,587 00		
Loans on personal security, .	221,160 00		
Deposit in bank, on interest, .	15,792 37		
Cash on hand,	538 69		
	<u>\$712,709 39</u>		<u>\$712,709 39</u>

Cash on Deposit in Bank:—

National Union Bank, Fall River, \$15,792 37

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass, 6s, . .	\$5,000	\$6,100 00	\$5,525 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Fall River N'l B'k, Fall River,	\$2,100	\$2,310 00	\$2,362 50
167	Metacomet N'l B'k, Fall River,	16,700	21,710 00	20,296 00
7	Massasoit N'l Bank, Fall River,	700	1,225 00	1,218 00
158	Nat'l Union Bank, Fall River,	15,800	16,590 00	15,800 00
35	Pocasset N'l Bank, Fall River,	3,500	4,900 00	4,375 00
		\$38,800	\$46,735 00	\$44,051 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$16,050 00	\$15,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,792 37 7,300 00	2 per cent. 5 "	\$469,487 00 42,250 00	5½ per cent. 5¾ "	\$83,710 00	6 per cent.

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1891, . . .	1,400 97
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,054 83
Assessed value of the same,	3,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 221	
Aggregate amount of the same,	357,824 00
Total number of loans upon real estate,	213
Amount of investments from which no income is received,	6,204 83
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	39,602 87
Times for the dividends fixed by the by-laws: May 15 and November 15.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	14,803 19
year ending Oct. 31, 1891, } 2½ per cent., {	15,896 76
Number of accounts opened during the year ending Oct. 31, 1891, 334	
Number of accounts closed during the year ending Oct. 31, 1891, 292	
Total number of open accounts Oct. 31, 1891,	1,494
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,730 97

Amount of deposits, not including dividends, received during the year	
ending Oct. 31, 1891,	\$126,176 45
Number of same,	1,107
Amount of withdrawals, including dividends, during the year ending	
Oct. 31, 1891,	150,198 01
Number of same,	1,220
Date of examination by commissioner: May 20.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 13, 1891.

Personally appeared Abraham G. Hart, Treasurer of the Union Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN T. BURRELL, *Justice of the Peace.*

BRISTOL, ss.

Nov. 13, 1891.

Personally appeared Andrew J. Borden, President, and William W. Stewart, C. C. Rounseville, Geo. W. Dean, A. Homer Skinner and James E. Winward, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN T. BURRELL, *Justice of the Peace.*

UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 46.

MOSES TAFT, *President.*

C. A. TAFT, *Treasurer.*

C. A. TAFT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES TAFT,

W. J. TAFT,

C. A. WHEELOCK,

A. C. SLATER,

C. E. SEAGRAVE,

A. R. TAFT.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$99,532 25	Deposits, . . .	\$388,999 69
Railroad bonds as per schedule, .	20,000 00	Guaranty fund, .	12,685 00
Real estate by foreclosure, .	18,337 54	Interest account, .	8,280 56
Loans on real estate, . . .	215,340 35	Profit and loss account, . . .	926 68
Loans on personal security, .	23,584 78	Mortgages payable, .	5,500 00
Deposit in bank, on interest, .	19,823 39		
Expense account, . . .	480 94		
Premium account, . . .	18,292 68		
Central Nat'l Bank, assessment on stock,	1,000 00		
	<u>\$416,391 93</u>		<u>\$416,391 93</u>

Cash on Deposit in Bank :—

Blackstone National Bank, Uxbridge, \$19,823 39

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	N'l B'k of Redemption, Boston,	\$8,000	\$10,160 00	\$8,000 00
61	Suffolk Nat'l Bank, Boston, .	6,100	6,466 00	6,100 00
85	N'l Hide & Leather B'k, Boston,	8,500	10,540 00	8,500 00
80	Nat'l Revere Bank, Boston, .	8,000	8,480 00	8,000 00
92	Howard Nat'l Bank, Boston, .	9,200	10,166 00	9,200 00
60	North National Bank, Boston,	6,000	8,355 00	6,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	5,916 00	5,800 00
85	Eliot National Bank, Boston, .	8,500	10,370 00	8,500 00
69	Nat'l Webster Bank, Boston, .	6,900	6,900 00	6,900 00
48	State National Bank, Boston, .	4,800	5,832 00	4,800 00
30	National Eagle Bank, Boston,	3,000	3,090 00	3,000 00
58	Blackstone N'l B'k, Uxbridge,	5,800	6,960 00	5,800 00
5	Grafton Nat'l Bank, Grafton, .	500	575 00	500 00
20	First National Bank, Clinton,	2,000	2,500 00	2,000 00
59	Franklin Nat'l B'k, Franklin, .	5,900	6,490 00	5,900 00
40	Central Nat'l Bank, Boston, .	4,000	5,680 00	4,000 00
17	Millbury N'l Bank, Millbury,	1,700	1,700 00	1,700 00
51	Traders' Nat'l Bank, Boston, .	5,100	5,100 00	4,832 25
		\$99,800	\$115,280 00	\$99,532 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$20,000	\$20,000 00	\$20,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,823 39	3 per cent.	\$800 00	5½ per cent.	\$624 00	7 per cent.
171,474 78	5 "	66,026 35	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$18,337 54
Assessed value of the same,	15,000 00
Net income received from same during year ending Oct. 31, 1891,	950 00
Number of loans which are of an amount not exceeding \$3,000 each,	127
Aggregate amount of the same,	121,635 13
Total number of loans upon real estate,	126
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	19,217 35
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	6,944 10
year ending Oct. 31, 1891, } 2 per cent., {	7,267 86
Number of accounts opened during the year ending Oct. 31, 1891,	164
Number of accounts closed during the year ending Oct. 31, 1891,	99
Total number of open accounts Oct. 31, 1891,	1,234
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	2,124 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	64,054 83
Number of same,	747
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	49,821 84
Number of same,	475
Date of examination by commissioner: January 19.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 19, 1891.

Personally appeared C. A. Taft, Treasurer of the Uxbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. J. TAFT, *Justice of the Peace.*

WORCESTER, ss.

Nov. 19, 1891.

Personally appeared Moses Taft, President, and James Daley, Daniel Malony, Harrison C. Whitmore, S. W. Scott and Chas. E. Seagrave, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. J. TAFT, *Justice of the Peace.*

WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 63.

THOMAS J. SKINNER, *Vice-President.*

RICHARD BRITTON, *Treasurer.*

RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM S. GREENOUGH, GEORGE H. SWEETSER,
EVERETT HART, RICHARD BRITTON.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M., and 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$65,000 00	Deposits, . . .	\$310,585 93
Bank stock as per schedule, .	19,100 00	Guaranty fund, .	5,021 61
Railroad bonds as per schedule, .	41,500 00	Interest account, .	7,427 59
Real estate by foreclosure, .	1,912 91		
Loans on real estate,	145,295 00		
Loans on personal security, .	11,550 00		
Loans to counties, cities or towns (notes),	6,160 84		
Deposits in banks, on interest, .	20,240 92		
Expense account,	216 93		
Bank fixtures,	250 00		
Premium account,	10,622 30		
Cash on hand,	1,186 23		
	\$323,035 13		\$323,035 13

Cash on Deposit in Banks, amount in each:—

National Bank of South Reading, Wakefield,	\$15,928 60
International Trust Company, Boston,	747 99
Winthrop National Bank, Boston,	3,564 33

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s, . .	\$6,000	\$6,510 00	\$6,000 00
of Fall River, Mass, 5s, . .	8,000	9,040 00	8,000 00
of Peoria, Ill, 4½s, . .	1,000	1,020 00	1,000 00
Town of Wakefield, Mass, 4s, .	50,000	50,500 00	50,000 00
	\$65,000	\$67,070 00	\$65,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Boston Nat'l Bank, Boston, . .	\$2,700	\$3,024 00	\$2,700 00
7	Blackstone Nat'l Bank, Boston,	700	700 00	700 00
55	N'l B'k of the Commonwealth, Boston,	5,500	10,175 00	5,500 00
59	National Bank of So. Reading, Wakefield,	5,900	7,670 00	5,900 00
17	New England N'l B'k, Boston,	1,700	2,788 00	1,700 00
10	North National Bank, Boston,	1,000	1,390 00	1,000 00
16	Second National Bank, Boston,	1,600	2,960 00	1,600 00
		\$19,100	\$28,707 00	\$19,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 7s, . . .	\$6,000	\$6,030 00	\$6,000 00
Boston & Lowell R.R 4s, . . .	10,000	10,000 00	10,000 00
Boston & Maine R R. 7s, . . .	6,500	6,710 00	6,500 00
Conn & Passumpsic Rivers R R. 7s,	6,000	6,120 00	6,000 00
Fitchburg R.R. 4½s,	10,000	9,900 00	10,000 00
Fitchburg R.R 5s,	2,000	2,060 00	2,000 00
Old Colony R R 6s,	1,000	1,070 00	1,000 00
	\$41,500	\$41,890 00	41,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,676 59	2½ per cent.	\$64,620 00	5 per cent.	\$77,825 00	6 per cent.
3,564 33	3 “	12,500 00	5½ “	1,900 00	7 “
6,160 84	4 “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,912 91
Assessed value of the same,	3,200 00
Net income received from same during year ending Oct. 31, 1891, . .	74 94
Number of loans which are of an amount not exceeding \$3,000 each, 96	
Aggregate amount of the same,	111,205 84
Total number of loans upon real estate,	100
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	14,368 99
Times for the dividends fixed by the by-laws: first Wednesday in February and August.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	4,367 03
year ending Oct. 31, 1891, } 2 per cent., {	4,929 40
Number of accounts opened during the year ending Oct. 31, 1891,	552
Number of accounts closed during the year ending Oct. 31, 1891,	241
Total number of open accounts Oct. 31, 1891,	1,715
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,009 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	146,181 88
Number of same,	2,487
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	80,522 47
Number of same,	1,232
Date of examination by commissioner: February 4.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Dec. 31, 1891.

Personally appeared Richard Britton, Treasurer of the Wakefield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHESTER W. EATON, *Justice of the Peace.*

MIDDLESEX, ss.

Dec. 31, 1891.

Personally appeared Thomas J. Skinner, Vice-President, and Everett Hart, Edward A. Rich, Amos W. Chapman, John W. White and Wm. S. Greenough, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHESTER W. EATON, *Justice of the Peace.*

WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 78.

ELIJAH SHAW, *President.*

H. A. MCFARLAND, *Treasurer.*
H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE S. ROGERS,ISAIAH HISCOCK,
WILLIAM L. WEBBER.

Open for business every business day, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$500 00	Deposits, . . .	\$21,843 72
Bank stock as per schedule, .	6,800 00	Guaranty fund, .	941 00
Loans on real estate, . . .	13,550 43	Profit and loss ac-	
Loans on personal security, .	720 00	count, . . .	699 44
Deposit in bank, on interest, .	1,592 03		
Deposit in bank, not on interest,	3 80		
Interest account, . . .	107 54		
Cash on hand, . . .	210 36		
	\$23,484 16		\$23,484 16

Cash on Deposit in Banks, amount in each :—

Springfield Safe Deposit and Trust Company, Springfield,	\$1,592 03
Palmer Savings Bank, Palmer,	3 80

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bellows Falls, Vt., 5s, .	\$500	\$550 00	\$500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	National Revere Bank, Boston,	\$800	\$900 00	\$800 00
5	Tremont Nat'l Bank, Boston, .	500	525 00	500 00
5	National Eagle Bank, Boston,	500	525 00	500 00
5	National City Bank, Boston, .	500	525 00	500 00
8	Hamilton Nat'l Bank, Boston,	800	900 00	800 00
5	Nat'l Webster Bank, Boston, .	500	525 00	500 00
5	Suffolk National Bank, Boston,	500	525 00	500 00
2	Blackstone N'l Bank, Boston, .	200	210 00	200 00
5	Market Nat'l Bank, Boston, .	500	525 00	500 00
8	Continental N'l Bank, Boston,	800	900 00	800 00
7	Southbridge National Bank, Southbridge,	700	875 00	700 00
5	Monson Nat'l Bank, Monson, .	500	700 00	500 00
		\$6,800	\$7,635 00	\$6,800 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,592 03	2 per cent.	\$14,270 43	6 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each,	40	
Aggregate amount of the same,		\$14,270 43
Total number of loans upon real estate,	35	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		1,150 70
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2½ per cent., {	494 62
	2½ per cent., {	462 89
Number of accounts opened during the year ending Oct. 31, 1891,	14	
Number of accounts closed during the year ending Oct. 31, 1891,	21	
Total number of open accounts Oct. 31, 1891,	124	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		84 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		4,853 41
Number of same,	47	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		6,388 03
Number of same,	48	
Date of examination by commissioner: September 28.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 16, 1891.

Personally appeared H. A. McFarland, Treasurer of the Wales Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

OZRO P. ROYCE, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 16, 1891.

Personally appeared Elijah Shaw, President, and Isaiah Hiscock, Geo. S. Rogers, A. A. Hubbard, E. D. Shaw and E. C. Sherman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

OZRO P. ROYCE, *Justice of the Peace.*

WALTHAM SAVINGS BANK—WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 30.

ENOS T. LUCE, *President.*

CHARLES F. STONE, *Treasurer.*

JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HAMBLIN L. HOVEY,

ENOS T. LUCE,

HENRY N. FISHER,

RUFUS WARREN,

TIMOTHY LEARY.

Open for business every business day, 8.30 A.M. to 2.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$196,000 00	Deposits,	\$2,323,553 35
Bank stock as per schedule, .	109,725 00	Guaranty fund,	94,500 00
Loan on bank stock,	900 00	Interest account,	27,202 02
Railroad bonds as per schedule, .	402,000 00		
Loans on real estate,	1,204,527 00		
Loans on personal security,	424,385 74		
Loans to counties, cities or towns (notes),	3,500 00		
Deposits in banks, on interest, .	103,371 47		
Expense account,	384 40		
Profit and loss account,	87 96		
Cash on hand,	373 80		
	<u>\$2,445,255 37</u>		<u>\$2,445,255 37</u>

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston,	\$51,371 47
Waltham National Bank, Waltham,	52,000 00

Loan on Bank Stock :—

On 13 shares Waltham National Bank, Waltham,	\$900 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . .	\$40,000	\$41,600 00	\$40,000 00
of Des Moines, Iowa, 4½s, . .	56,000	60,680 00	56,000 00
of Grand Rapids, Mich., 5s, . .	30,000	32,400 00	30,000 00
of Springfield, Ohio, 5s, . .	11,000	11,220 00	11,000 00
of Waltham, Mass., 4s, . .	9,000	9,180 00	9,000 00
of New Haven, Conn., 4s, . .	25,000	26,500 00	25,000 00
of Nashua, N. H., 4s, . .	25,000	25,250 00	25,000 00
	\$196,000	\$206,830 00	\$196,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Boston National Bank, Boston,	\$10,000	\$11,200 00	\$10,000 00
37	Boylston Nat'l Bank, Boston, .	3,700	4,884 00	3,700 00
50	Central Nat'l Bank, Boston, . .	5,000	7,000 00	5,000 00
29	N'l B'k of Commerce, Boston,	2,900	3,712 00	2,900 00
45	National Bank of the Com- monwealth, Boston, . .	4,500	8,325 00	4,500 00
50	Continental N'l Bank, Boston,	5,000	6,450 00	4,850 00
31	Eliot National Bank, Boston, .	3,100	3,782 00	3,100 00
46	Everett Nat'l Bank, Boston, . .	4,600	4,738 00	4,600 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,200 00	5,000 00
20	Metropolitan N'l B'k, Boston,	2,000	1,820 00	2,000 00
50	Mt Vernon N'l Bank, Boston,	5,000	6,900 00	5,000 00
77	North Nat'l Bank, Boston, . .	7,700	10,870 00	7,700 00
40	N'l B'k of Redemption, Boston,	4,000	5,080 00	4,000 00
3	Nat'l Revere Bank, Boston, . .	300	318 00	300 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,300 00	5,000 00
34	State National Bank, Boston,	3,400	4,114 00	3,400 00
53	Suffolk National Bank, Boston,	5,300	5,565 00	5,300 00
30	Nat'l Union Bank, Boston, . .	3,000	4,230 00	3,000 00
405	Waltham N'l Bank, Waltham,	30,375	45,360 00	30,375 00
		\$109,875	\$146,848 00	\$109,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$30,000	\$31,200 00	\$30,000 00
Vermont Valley R.R. 5s,	50,000	52,500 00	50,000 00
Fitchburg R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
Newport & Richford R.R. 5s, . . .	2,000	2,120 00	2,000 00*
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,900 00	10,000 00
Old Colony R.R. 4s,	100,000	103,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	100,000	110,000 00	100,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,500 00	25,000 00
Boston & Maine R.R. 4s,	50,000	53,000 00	50,000 00
	\$402,000	\$423,220 00	\$402,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$103,371 47	2½ per cent.	\$880,440 74	5 per cent.	\$243,750 00	5½ per cent.
25,000 00	4½ "	145,000 00	5¼ "	339,122 00	6 "

Number of loans which are of an amount not exceeding \$3,000 each, 313
 Aggregate amount of the same, \$452,877 00
 Total number of loans upon real estate, 414
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 120,423 43
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 41,356 97
 year ending Oct. 31, 1891, } 2 per cent., { 42,381 08
 Number of accounts opened during the year ending Oct. 31, 1891, 1,806
 Number of accounts closed during the year ending Oct. 31, 1891, 1,121
 Total number of open accounts Oct. 31, 1891, 8,702
 Total expenses of the corporation for the year ending Oct. 31, 1891 (ex-
 clusive of taxes), 7,372 23
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 688,447 80
 Number of same, 10,303
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 607,662 11
 Number of same, 8,252
 Date of examination by commissioner: February 27.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 19, 1891.

Personally appeared Charles F. Stone, Treasurer of the Waltham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DANIEL F. VILES, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 20, 1891.

Personally appeared Enos T. Luce, President, and Jos. F. Gibbs, Timothy Leary, Samuel O. Upham, Hamblin L. Hovey and Rufus Warren, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

DUDLEY ROBERTS, *Justice of the Peace.*

WARE SAVINGS BANK—WARE.

Incorporated March 5, 1850. Present number of corporators, 48.

CHARLES A. STEVENS, *President.*

FREDERICK D. GILMORE, *Treasurer.*

FREDERICK D. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM S. HYDE,

FREDERICK D. GILMORE,

CALVIN HITCHCOCK,

NATHAN RICHARDSON,

DAVID P. BILLINGS.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$425,500 00	Deposits,	\$3,146,458 23
Bank stock as per schedule, .	515 014 50	Guaranty fund, .	75,428 97
Loans on bank stock,	3,000 00	Interest account, .	24,484 84
Railroad bonds as per schedule, .	488,500 00	Profit and loss account,	4,447 03
Real estate (for banking purposes),	6,400 00		
Loans on real estate,	1,306,678 60		
Loans on personal security, . .	380,004 16		
Loans to counties, cities or towns (notes),	93,400 00		
Loans on depositors' books, . .	250 00		
Deposits in banks, on interest, .	10,518 07		
Deposit in bank, not on interest, .	18,000 00		
Expense account,	2,106 40		
Cash on hand,	1,447 34		
	<u>\$3,250,819 07</u>		<u>\$3,250,819 07</u>

Cash on Deposit in Banks, amount in each :—

National Exchange Bank, Boston,	\$10,285 48
Boston Safe Deposit and Trust Company, Boston,	232 59
Ware National Bank, Ware,	18,000 00

Loans on Bank Stock, amount on each :—

On 10 shares Ware National Bank, Ware,	\$500 00
On 10 shares Ware National Bank, Ware,	1,000 00
On 11 shares Ware National Bank, Ware,	1,000 00
On 5 shares Ware National Bank, Ware,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass, 6s, . .	\$3,000	\$3,129 00	\$3,000 00
City of Boston, Mass, 6s, . .	31,000	31,679 00	31,000 00
of Boston, Mass., 5s, . .	1,000	1,135 00	1,000 00
of Brockton, Mass, 5s, . .	30,000	35,100 00	30,000 00
of Chelsea, Mass, 6s, . .	10,000	10,633 00	10,000 00
of Cleveland, Ohio, 6s, . .	10,000	10,357 00	10,000 00
of Cleveland, Ohio, 7s, . .	1,000	1,060 00	1,000 00
of Cleveland, Ohio, 5s, . .	1,000	1,060 00	1,000 00
of Chicago, Ill., 7s, . .	4,000	4,400 00	4,000 00
of Detroit, Mich, 7s, . .	21,500	25,000 00	21,500 00
District of Columbia 6s, . .	12,500	15,156 00	12,500 00
of Columbia 7s, . .	100,000	130,000 00	100,000 00
City of East Saginaw, Mich, 5s, . .	3,000	3,042 00	3,000 00
of Fall River, Mass., 6s, . .	14,000	17,021 00	14,000 00
of Fort Wayne, Ind., 5½s, . .	3,000	3,136 00	3,000 00
of Grand Rapids, Mich., 5s, . .	30,000	34,683 00	30,000 00
of Grand Rapids, Mich., 8s, . .	7,500	8,034 00	7,500 00
of Lynn, Mass, 6s, . .	10,000	10,877 00	10,000 00
of Lynn, Mass, 4s, . .	55,000	56,650 00	55,000 00
of Northampton, Mass, 6s, . .	1,000	1,000 00	1,000 00
of New Bedford, Mass, 6s, . .	3,000	3,511 00	3,000 00
of Pawtucket, R. I., 5s, . .	20,000	21,400 00	20,000 00
of Providence, R. I., 5s, . .	32,000	37,038 00	32,000 00
of Providence, R. I., 6s, . .	1,000	1,181 00	1,000 00
of Woburn, Mass, 6s, . .	6,000	6,258 00	6,000 00
of Dayton, Ohio, 5s, . .	15,000	16,350 00	15,000 00
	\$425,500	\$488,890 00	\$425,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
68	Atlantic Nat'l Bank, Boston, .	\$6,800	\$9,588 00	\$9,618 50
100	Atlas National Bank, Boston, .	10,000	12,150 00	11,500 00
215	Boston National Bank, Boston,	21,500	24,187 00	24,109 50
49	Blackstone Nat'l Bank, Boston,	4,900	4,913 00	5,533 50
81	N'l B'k of Commerce, Boston,	8,100	10,378 00	9,259 50
141	Continental Nat'l B'k, Boston,	14,100	18,224 00	14,977 00
60	Eliot National Bank, Boston, .	6,000	7,320 00	6,960 00
42	Nat'l Exchange Bank, Boston,	4,200	5,744 00	4,757 50
175	First National Bank, Boston,	17,500	42,175 00	38,425 00
50	Globe National Bank, Boston,	5,000	5,013 00	4,812 00
117	Merchants' N'l Bank, Boston, .	11,700	17,550 00	15,588 00
136	N'l B'k of No. America, Boston,	13,600	16,696 00	14,280 00
100	North Nat'l Bank, Boston, .	10,000	13,925 00	11,900 00
15	People's Nat'l Bank, Boston, .	1,500	2,400 00	2,400 00
156	N'l B'k of the Republic, Boston,	15,600	24,960 00	20,674 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
167	Nat'l Revere Bank, Boston, .	\$16,700	\$17,744 00	\$20,262 50
110	N'l B'k of Redemption, Boston,	11,000	13,970 00	12,602 50
182	Second Nat'l Bank, Boston, .	18,200	33,716 00	28,053 50
250	State National Bank, Boston, .	25,000	30,438 00	30,383 50
129	Suffolk Nat'l Bank, Boston, .	12,900	13,706 00	15,567 00
91	Tremont Nat'l Bank, Boston, .	9,100	9,305 00	9,486 00
128	Traders' Nat'l Bank, Boston, .	12,800	12,800 00	11,904 00
34	National Union Bank, Boston,	3,400	4,769 00	4,688 00
200	Nat'l Webster Bank, Boston, .	20,000	20,000 00	20,275 00
30	Washington N'l Bank, Boston,	3,000	3,570 00	3,900 00
118	Shawmut Nat'l Bank, Boston,	11,800	14,868 00	15,340 00
40	Miller's River N'l B'k, Athol, .	4,000	8,400 00	7,400 00
150	First N'l Bank, Easthampton,	15,000	22,050 00	19,500 00
10	Leicester N'l Bank, Leicester,	1,000	1,350 00	1,100 00
50	Monson Nat'l Bank, Monson,	5,000	7,500 00	7,500 00
15	Southbridge N'l Bank, South- bridge,	1,500	2,250 00	2,250 00
42	Agawam N'l B'k, Springfield,	4,200	4,600 00	4,972 00
25	Chicopee N'l B'k, Springfield,	2,500	4,175 00	4,175 00
27	First Nat'l Bank, Springfield,	2,700	3,915 00	3,915 00
10	Second N'l Bank, Springfield,	1,000	1,620 00	1,620 00
90	City National Bank, Holyoke,	9,000	9,550 00	9,550 00
531	Ware National Bank, Ware, .	53,100	63,720 00	65,476 00
50	City Nat'l Bank, Worcester, .	5,000	7,250 00	5,500 00
100	Chapin N'l Bank, Springfield,	10,000	14,800 00	14,800 00
		\$408,400	\$541,289 00	\$515,014 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$93,000	\$97,650 00	\$93,000 00
Boston & Albany R R 7s, . . .	22,000	22,000 00	22,000 00
Boston & Albany R R 6s, . . .	50,000	53,250 00	50,000 00
Boston & Lowell R.R. 7s, . . .	15,000	16,350 00	15,000 00
Boston & Lowell R.R. 6s, . . .	5,000	5,450 00	5,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,350 00	5,000 00
Boston & Lowell R.R. 4½s, . . .	3,000	3,135 00	3,000 00
Fitchburg R R. 4s,	70,000	65,100 00	70,000 00
Old Colony R R. 7s,	10,000	10,600 00	10,000 00
Old Colony R R. 6s,	41,000	45,310 00	41,000 00
Old Colony R R. 4s,	40,000	41,200 00	40,000 00
Leeds & Farmington R R 6s, . .	30,000	32,517 00	30,000 00
Portland & Kennebec R.R. 6s,	27,000	28,397 00	27,000 00
Maine Central R R. 7s,	77,500	108,500 00	77,500 00
		\$488,500	\$534,809 00
			\$188,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,518 07	2½ per cent.	\$3,000 00	4½ per cent.	\$11,085 00	5¼ per cent.
50,000 00	3½ “	70,000 00	4¾ “	721,863 60	5½ “
43,100 00	4 “	883,600 00	5 “	684 16	6 “

Amount invested in real estate for banking purposes, \$6,400 00
Estimated value of the same, 6,400 00
Assessed value of the same, 5,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 441
Aggregate amount of the same, 523,002 72
Total number of loans upon real estate, 532
Amount of investments from which no income is received, 4,972 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891, 167,778 44
Times for the dividends fixed by the by-laws: January 3 and July 3.
Rate and amount of each semi-annual dividend during the } 2¼ per cent., { 65,953 20
year ending Oct. 31, 1891, } 2¼ per cent., { 67,428 04
Number of accounts opened during the year ending Oct. 31, 1891, . 999
Number of accounts closed during the year ending Oct. 31, 1891, . 729
Total number of open accounts Oct. 31, 1891, 6,552
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes), 5,364 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891, 477,737 98
Number of same, 4,593
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891, 462,066 38
Number of same, 3,482
Date of examination by commissioner: August 3.

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss. Nov. 19, 1891.

Personally appeared Frederick D. Gilmore, Treasurer of the Ware Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GEORGE W. DUNHAM, *Justice of the Peace.*

HAMPSHIRE, ss. Nov. 19, 1891.

Personally appeared Charles A. Stevens, President, and Wm. C. Eaton, C. C. Hitchcock, Calvin Hitchcock, L. N. Gilbert, D. P. Billings, F. M. Sibley and J. H. G. Gilbert, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, GEORGE W. DUNHAM, *Justice of the Peace.*

WAREHAM SAVINGS BANK—WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 81.

GERARD C. TOBEY, *President.*

EDWARD A. GAMMONS, *Treasurer.*

FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GERARD C. TOBEY,

ALDEN BESSE,

GEORGE F. WING.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits, . . .	\$623,974 53
Bank stock as per schedule, .	168,593 85	Guaranty fund, .	20,800 00
Loan on bank stock, . . .	50 00	Interest account, .	16,733 46
Railroad bonds as per schedule, .	10,100 00	Profit and loss ac-	
Real estate by foreclosure, .	132,596 21	count, . . .	1,273 59
Loans on real estate, . . .	123,812 44	Rent account, . .	2,628 92
Loans on personal security, .	192,817 72	Suspense account, .	730 47
Loans to counties, cities or towns			
(notes),	21,000 00		
Deposit in bank, not on interest,	9,252 09		
Expense account,	337 50		
Taxes paid,	2,481 16		
Suspense account,	100 00		
	<hr/>		<hr/>
	\$666,140 97		\$666,140 97

Cash on Deposit in Bank:—

National Bank of Wareham, Wareham, \$9,252 09

Loan on Bank Stock:—

On 4 shares First National Bank, Yarmouth, \$50 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Everett, Mass, 4s, . . .	\$5,000	\$5,000 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
5	Andover Nat'l Bank, Andover,	\$500	\$575 00	\$522 50
100	Atlas National Bank, Boston, .	10,000	12,150 00	11,838 01
41	Atlantic Nat'l Bank, Boston, .	4,100	5,811 75	4,679 26
100	Blackstone N'l Bank, Boston,	10,000	10,000 00	13,574 81
131	Boylston Nat'l Bank, Boston, .	13,100	16,899 00	11,737 70
20	First National Bank, Boston, .	2,000	4,800 00	2,090 00
100	Merchants' N'l Bank, Boston,	10,000	14,950 00	10,949 84
74	Second National Bank, Boston,	7,400	13,708 50	7,572 32
100	Shawmut Nat'l Bank, Boston,	10,000	12,600 00	10,450 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,600 00	12,147 46
66	Shoe & Leather N'l B'k, Boston,	6,600	6,138 00	6,897 00
50	National City Bank, Boston, .	5,000	4,800 00	5,225 00
100	National Eagle Bank, Boston,	10,000	10,300 00	11,068 14
7	Nat'l Exchange Bank, Boston,	700	954 60	731 50
45	National Revere Bank, Boston,	4,500	4,770 00	5,196 78
100	Nat'l Webster Bank, Boston, .	10,000	10,000 00	11,015 59
50	N'l B'k of Commerce, Boston,	5,000	6,387 50	7,053 50
75	N'l B'k of No America, Boston,	7,500	9,262 50	6,993 68
30	N'l B'k of the Republic, Boston,	3,000	4,800 00	3,135 00
50	Falmouth N'l B'k, Falmouth, .	5,000	5,000 00	5,428 28
25	Merchants' Nat'l Bank, New Bedford,	2,500	4,750 00	2,612 50
179	N'l B'k of Wareham, Wareham,	17,900	23,270 00	17,674 98
		\$154,800	\$192,526 85	\$168,593 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,250 00	\$5,125 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	4,975 00
	\$10,000	\$10,250 00	\$10,100 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	4 per cent.	\$45,000 00	5½ per cent	\$2,850 00	7 per cent.
4,050 00	4½ "	51,500 00	5½ "	280 00	7 ³ / ₁₀ "
18,950 00	4½ "	65,857 02	6 "	1,607 44	8 "
130,585 70	5 "	15,000 00	6½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$132,596	21
Assessed value of the same,	121,475	00
Net income received from same during year ending Oct. 31, 1891,	7,318	65
Number of loans which are of an amount not exceeding \$3,000 each,	87	
Aggregate amount of the same,	88,664	60
Total number of loans upon real estate,	71	
Amount of investments from which no income is received,	6,412	21
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	37,504	19
Times for the dividends fixed by the by-laws: first Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	} 2 per cent., {	11,891 82
		11,833 43
Number of accounts opened during the year ending Oct. 31, 1891,		235
Number of accounts closed during the year ending Oct. 31, 1891,		189
Total number of open accounts Oct. 31, 1891,		1,901
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		1,352 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		89,181 28
Number of same,		871
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		112,698 84
Number of same,		850
Date of examination by commissioner: June 23.		

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 13, 1891.

Personally appeared Edward A. Gammons, Treasurer of the Wareham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. L. CHIPMAN, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 16, 1891.

Personally appeared Gerard C. Tobey, President, and Alden Besse, George F. Wing, Frank A. Besse, Benjamin F. Gibbs and William Savery, Jr., trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. L. CHIPMAN, *Justice of the Peace.*

WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 34.

JOHN W. CHADSEY, *President.*

FREDERICK W. KIMBALL, *Treasurer.*

EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. B. RAMSDELL,

E. J. BUCK,

EDWARD FAIRBANKS,

SAMUEL E. BLAIR,

MARCUS BURROUGHS.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$48,989 50	Deposits,	\$260,757 51
Railroad bonds as per schedule, .	25,580 62	Guaranty fund, . .	3,308 78
Loans on real estate,	99,163 27	Profit and loss ac-	
Loans on personal security, . .	39,282 31	count,	3,092 37
Loans to counties, cities or towns			
(notes),	37,156 03		
Deposits in banks, on interest, .	14,137 04		
Expense account,	66 06		
Office fixtures,	668 52		
Unpaid interest,	164 43		
Cash on hand,	1,950 88		
	\$267,158 66		\$267,158 66

Cash on Deposit in Banks, amount in each : —

First National Bank, Springfield,	\$3,110 89
Third National Bank, Springfield,	5,858 39
City National Bank, Springfield,	191 15
Springfield Safe Deposit and Trust Company, Springfield,	3,006 83
First National Bank, Worcester,	1,969 78

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Tremont Nat'l Bank, Boston, .	\$1,200	\$1,224 00	\$1,272 00
3	N'l B'k of Commerce, Boston,	300	383 25	343 50
15	North National Bank, Boston,	1,500	2,088 75	2,085 00
8	Nat'l Webster Bank, Boston, .	800	800 00	898 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,150 00	1,030 00
10	City N'l Bank, Holyoke, .	1,000	1,150 00	1,125 00
10	Hadley Falls National Bank, Holyoke, .	1,000	1,650 00	1,600 00
50	Hampshire County N'l Bank, Northampton, .	5,000	6,250 00	6,000 00
39	First Nat'l Bank, Springfield,	3,900	5,265 00	5,607 00
16	Agawam N'l B'k, Springfield,	1,600	1,600 00	1,920 00
40	City Nat'l Bank, Springfield, .	4,000	6,000 00	5,450 00
40	First Nat'l Bank, Worcester, .	4,000	7,400 00	8,000 00
10	Citizens' N'l Bank, Worcester,	1,000	1,320 00	1,250 00
24	Quinsigamond National Bank, Worcester, .	2,400	3,120 00	2,991 00
16	City Nat'l Bank, Worcester,	1,600	2,336 00	2,303 00
6	Conway Nat'l Bank, Conway,	600	750 00	750 00
25	Pittsfield N'l Bank, Pittsfield,	2,500	4,000 00	4,125 00
14	Second Nat'l B'k, Springfield,	1,400	2,100 00	2,240 00
		\$34,800	\$48,587 00	\$48,989 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . .	\$3,000	\$3,015 00	\$3,717 36
Boston & Albany R.R. 6s, . .	12,000	12,600 00	14,397 33
Boston & Providence R.R. 7s, . .	2,000	2,050 00	2,486 72
Boston & Lowell R.R. 5s, . .	1,000	1,045 00	1,144 85
Maine Central R.R. 6s, . . .	500	560 00	585 75
Salem & Lowell R.R. 6s, . . .	2,000	2,200 00	2,220 00
Boston, Barre & Gardner R.R. 5s, .	1,000	1,020 00	1,028 61
	\$21,500	\$22,490 00	\$25,580 62

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,969 78	3 per cent.	\$14,156 03	4½ per cent.	\$59,443 71	5½ per cent.
35,167 26	4 "	58,225 00	5 "	20,776 87	6 "

Number of loans which are of an amount not exceeding \$3,000 each,	100	
Aggregate amount of the same,		\$74,137 72
Total number of loans upon real estate,	81	
Amount of investments from which no income is received,		1,920 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		12,737 68
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the	} 2 per cent., {	4,798 44
year ending Oct. 31, 1891,		4,497 33
Number of accounts opened during the year ending Oct. 31, 1891,		329
Number of accounts closed during the year ending Oct. 31, 1891,		193
Total number of open accounts Oct. 31, 1891,		1,181
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		1,113 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		103,495 05
Number of same,		1,600
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		85,864 81
Number of same,		899
Date of examination by commissioner: November 24.		

COMMONWEALTH OF MASSACHUSETTS.

Worcester, ss. Nov. 18, 1891.

Personally appeared Frederick W. Kimball, Treasurer of the Warren Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, William H. Kelley, *Justice of the Peace.*

Worcester, ss. Nov. 18, 1891.

Personally appeared John W. Chadsey, President, and William B. Ramsdell, John W. Chadsey, Edward Fairbanks, Samuel E. Blair and E. J. Buck, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, William H. Kelley, *Justice of the Peace.*

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 47.

RUFUS H. BROWN, *President.*

ALBERT H. MERRILL, *Treasurer.*

ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUFUS H. BROWN,

NATHANIEL SYMONDS,

C. WARREN OSBORN,

JOHN PINDER,

ALEX. B. MERRILL.

Open for business every business day, 8.30 A.M. to 12 M., 2 to 3 P.M.; Saturday,
8.30 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$292,383 75	Deposits, . . .	\$1,998,511 92
Loan on public funds, . . .	11,000 00	Guaranty fund, . .	98,000 00
Bank stock as per schedule, .	272,072 62	Profit and loss ac-	
Loan on bank stock,	4,000 00	count,	68,561 18
Railroad bonds as per schedule,	287,750 00		
Loan on railroad stock, . . .	30,000 00		
Real estate by foreclosure, . .	22,059 65		
Loans on real estate,	645,357 00		
Loans on personal security, . .	561,698 57		
Loans to counties, cities or towns			
(notes),	10,000 00		
Deposit in bank, on interest, .	14,240 48		
Fixtures, furniture and safe, .	11,952 55		
Taxes and insurance paid, . .	766 05		
Cash on hand,	1,792 43		
	<hr/>		<hr/>
	\$2,165,073 10		\$2,165,073 10

Cash on Deposit in Bank:—

Warren National Bank, Peabody, \$14,240 48

Loan on Public Funds :—

On \$2,000 United States, 4s,	}	\$11,000 00
On \$3,000 Town of Woburn, Mass., 6s,		
On \$2,000 City of Charlestown, Mass., 6s,		
On \$1,000 City of Fitchburg, Mass., 6s,		
On \$2,000 City of Springfield, Mass., 6s,		
On \$1,000 City of Lawrence, Mass., 6s,		

Loan on Bank Stock :—

On 18 shares Warren National Bank, Peabody,	}	\$4,000 00
On 15 shares Continental National Bank, Boston,		
On 10 shares Tremont National Bank, Boston,		

Loan on Railroad Stock :—

On 250 shares Boston & Maine R.R.,	\$30,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$5,000	\$5,050 00	\$5,000 00
City of Northampton, Mass., 6s,	17,000	17,170 00	16,317 50
of Lawrence, Mass., 6s,	35,000	38,675 00	34,175 00
Town of Brookline, Mass, 7s,	5,000	5,862 50	5,000 00
City of Holyoke, Mass., 6s,	15,000	17,250 00	15,000 00
of Somerville, Mass., 5s,	10,000	10,400 00	10,000 00
of Fall River, Mass., 6s,	9,000	10,305 00	8,853 75
of Fall River, Mass, 5s,	10,000	10,350 00	10,000 00
Town of Melrose, Mass., 6s,	7,000	7,140 00	6,825 00
City of Portland, Me., 6s,	10,000	12,675 00	9,512 50*
of Dover, N. H., 6s,	4,200	4,284 00	4,200 00
of Lewiston, Me., 6s.,	10,000	11,675 00	10,000 00
Town of Danvers, Mass, 5s,	10,000	10,600 00	10,000 00
of Dalton, Mass, 4s,	15,000	15,562 50	15,000 00
City of Des Moines, Ia., 4½s,	5,000	5,187 50	5,000 00
of East Saginaw, Mich., 5s,	31,000	32,970 00	31,000 00
of Grand Rapids, Mich, 8s,	8,000	9,260 00	8,000 00
of Newton, Mass, 6s,	3,000	3,712 50	3,000 00
of Providence, R. I., 5s and 6s,	7,000	7,992 50	7,000 00
of Providence, R. I., 5s,	28,000	31,780 00	28,000 00
of Cleveland, Ohio, 6s and 7s,	14,000	14,672 50	14,000 00
of Detroit, Mich., 7s,	1,000	1,215 00	1,000 00
of Dayton, Ohio, 5s,	15,000	16,575 00	15,000 00
of Springfield, Ohio, 5s,	10,000	11,100 00	10,000 00
of Peoria, Ill., 4½s,	10,500	11,025 00	10,500 00
	\$294,700	\$322,489 00	\$292,383 75

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Atlantic Nat'l Bank, Boston, .	\$10,700	\$15,167 25	\$10,700 00
165	Atlas National Bank, Boston,	16,500	20,047 50	16,500 00
100	Blackstone N'l Bank, Boston,	10,000	10,000 00	10,000 00
65	Boston National Bank, Boston,	6,500	7,280 00	6,500 00
60	National City Bank, Boston, .	6,000	5,760 00	6,000 00
37	Continental N'l Bank, Boston,	3,700	4,828 50	3,700 00
61	Columbian N'l Bank, Boston,	6,100	6,542 25	6,100 00
25	Nat'l Bank of the Common- wealth, Boston,	2,500	4,631 25	2,496 25
80	Nat'l Exchange Bank, Boston,	8,000	10,940 00	8,000 00
100	Eliot National Bank, Boston, .	10,000	12,200 00	10,000 00
50	Everett Nat'l Bank, Boston, .	5,000	5,175 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	14,212 50	10,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,006 25	5,000 00
25	Globe National B'k, Boston, .	2,500	2,506 25	2,500 00
71	Howard Nat'l Bank, Boston, .	7,100	7,845 50	7,089 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,400 00	9,950 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,000 00	2,500 00
100	Lincoln Nat'l Bank, Boston, .	10,000	10,975 00	10,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,175 00	9,909 37
107	Market Nat'l Bank, Boston, .	10,700	10,700 00	10,700 00
22	Mt Vernon N'l Bank, Boston,	2,200	3,036 00	2,200 00
120	Massachusetts N'l B'k, Boston,	12,000	12,990 00	12,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,475 00	5,000 00
72	N'l B'k of No. America, Boston,	7,200	8,892 00	7,200 00
35	New England N'l B'k, Boston,	3,500	5,740 00	3,500 00
6	North National Bank, Boston,	600	835 50	600 00
98	Nat'l Revere Bank, Boston, .	9,800	10,412 50	9,800 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	5,000 00
48	N'l B'k of Redemption, Boston,	4,800	6,096 00	4,800 00
40	Suffolk Nat'l Bank, Boston, .	4,000	4,250 00	4,000 00
90	Shoe & Leather N'l Bk, Boston,	9,000	8,370 00	8,983 00
84	Shawmut Nat'l Bank, Boston,	8,400	10,584 00	8,400 00
101	Tremont Nat'l Bank, Boston,	10,100	10,327 25	10,100 00
141	Nat'l Webster Bank, Boston, .	14,100	14,100 00	14,100 00
5	Washington N'l Bank, Boston,	500	595 00	500 00
48	N'l Grand Bank, Marblehead,	4,800	5,760 00	4,595 00
28	So Danvers N'l B'k, Peabody,	2,800	3,640 00	2,800 00
87	Warren Nat'l Bank, Peabody,	8,700	11,571 00	8,700 00
100	Asiatic National Bank, Salem,	3,000	3,700 00	3,000 00
9	Nat'l Exchange Bank, Salem,	900	990 00	900 00
11	Merchants' Nat'l Bank, Salem,	550	737 00	550 00
27	Winthrop Nat'l Bank, Boston,	2,700	3,078 00	2,700 00
		\$272,450	\$320,571 50	\$272,072 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . .	\$23,000	\$24,040 00	\$23,000 00
Old Colony R.R. 6s, . .	26,000	28,145 00	26,000 00
Eastern R.R. 6s, . .	5,000	6,200 00	4,750 00
Conn. & Passumpsic Rivers R.R. 7s,	20,000	20,600 00	20,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,450 00	5,000 00
Boston & Lowell R.R. 4½s, . .	25,000	26,000 00	25,000 00
Leeds & Farmington R.R. 6s, . .	16,500	17,778 75	16,500 00
Portland & Kennebec R.R. 6s, . .	19,500	20,621 25	19,500 00
Fitchburg R.R. 5s, . .	47,000	51,035 00	47,000 00
Portland and Ogdensburg R.R. 6s, .	20,000	23,000 00	20,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	35,000	35,875 00	35,000 00
Boston & Lowell R.R. 7s, . .	10,000	10,925 00	10,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,085 00	1,000 00
Maine Central R.R. 6s, . .	2,000	2,300 00	2,000 00
Maine Central R.R. 7s, . .	15,000	19,162 50	15,000 00
Cheshire R.R. 6s, . .	18,000	19,170 00	18,000 00
	\$288,000	\$311,387 50	\$287,750 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100 00	0 per cent.	\$10,000 00	4½ per cent.	\$309,580 00	5½ per cent.
14,240 48	2½ “	528,510 00	5 “	162,400 00	6 “
12,823 57	4 “	205,000 00	5¼ “	14,642 00	6½ “
19,000 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$22,059 65
Assessed value of the same,	22,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 196	
Aggregate amount of the same,	236,947 00
Total number of loans upon real estate, 254	
Amount of investments from which no income is received,	1,080 03
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	105,489 11
Times for the dividends fixed by the by-laws: third Wednesday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	36,738 65
year ending Oct. 31, 1891, } 2 per cent., {	37,960 30
Number of accounts opened during the year ending Oct. 31, 1891,	585
Number of accounts closed during the year ending Oct. 31, 1891,	437
Total number of open accounts Oct. 31, 1891,	4,866
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	5,478 60

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$268,146 12
Number of same,	3,138
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	248,600 70
Number of same,	2,860
Date of examination by commissioner: June 12.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 24, 1891.

Personally appeared Albert H. Merrill, Treasurer of the Warren Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANK C. MERRILL, *Justice of the Peace.*

Essex, ss.

Nov. 24, 1891.

Personally appeared Rufus H. Brown, President, and C. W. Osborn, Alex. B. Merrill, Amos Merrill, Leverett Poor, Nathaniel Symonds and A. A. Messer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANK C. MERRILL, *Justice of the Peace.*

WARREN INSTITUTION FOR SAVINGS (CHARLESTOWN DISTRICT)—BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 116.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer.*

GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

TIMOTHY T. SAWYER, THOMAS R. B. EDMANDS,
JOHN STOWELL, NELSON BARTLETT,
NAHUM CHAPIN, JOHN TURNER,
CHARLES F. FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M. ; also Wednesday and Saturday,
3.30 to 4.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$1,135,000 00	Deposits,	\$6,906,695 19
Loan on public funds,	1,000 00	Guaranty fund,	342,000 00
Bank stock as per schedule,	213,100 00	Interest account,	129,259 47
Railroad bonds as per schedule,	556,000 00	Profit and loss account,	104,490 18
Real estate (for banking purposes),	50,000 00	Rent account,	1,548 35
Loans on real estate,	3,164,550 00		
Loans on personal security,	2,154,000 00		
Loans to counties, cities or towns (notes),	88,000 00		
Deposit in bank, on interest,	99,680 73		
Expense account,	9,883 46		
Cash on hand,	12,779 00		
	<u>\$7,483,993 19</u>		<u>\$7,483,993 19</u>

Cash on Deposit in Bank :—

Bunker Hill National Bank, Boston,	\$99,680	73
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Loan on Public Funds:—

On \$1,000 Boston, Mass., 6s,	\$1,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$250,000	\$292,500 00	\$250,000 00
City of Biddeford, Me., 4s, . .	5,000	5,050 00	5,000 00
of Boston, Mass., 4s, . .	200,000	208,000 00	200,000 00
Town of Braintree, Mass, 4s, .	50,000	51,500 00	50,000 00
City of Brockton, Mass, 4s, . .	50,000	51,500 00	50,000 00
Town of Canton, Mass, 4s, . .	50,000	51,000 00	50,000 00
City of Dayton, Ohio, 4s, . . .	50,000	49,500 00	50,000 00
Town of Everett, Mass, 6s, . . .	5,000	5,000 00	5,000 00
City of Haverhill, Mass, 4s, . .	80,000	80,000 00	80,000 00
of Lynn, Mass., 4s,	86,000	88,580 00	86,000 00
of Northampton, Mass., 4s, .	50,000	50,500 00	50,000 00
of Somerville, Mass, 4s, . .	49,000	49,490 00	49,000 00
Town of Southbridge, Mass, 4s, .	25,000	25,250 00	25,000 00
of Weymouth, Mass, 4s, . .	100,000	103,000 00	100,000 00
of Wellesley, Mass, 4s, . .	5,000	5,100 00	5,000 00
of Reading, Mass., 4s, . . .	80,000	82,400 00	80,000 00
	<u>\$1,135,000</u>	<u>\$1,198,370 00</u>	<u>\$1,135,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas National Bank, Boston, .	\$9,000	\$10,935 00	\$9,000 00
200	Bunker Hill N'l Bank, Boston,	20,000	41,000 00	20,000 00
20	National City Bank, Boston, .	2,000	1,935 00	2,000 00
75	National Eagle Bank, Boston,	7,500	7,725 00	7,500 00
158	Eliot National Bank, Boston, .	15,800	19,276 00	15,800 00
60	Everett Nat'l Bank, Boston, . .	6,000	6,210 00	6,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	18,600 00	15,000 00
100	Howard Nat'l Bank, Boston, . .	10,000	11,050 00	10,000 00
55	Massachusetts N'l B'k, Boston,	5,500	5,953 75	5,500 00
42	Naumkeag N'l Bank, Salem, . .	4,200	6,720 00	4,200 00
116	New England N'l B'k, Boston,	11,600	19,024 00	11,600 00
43	Second National Bank, Boston,	4,300	7,965 75	4,300 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,650 00	5,000 00
118	State National Bank, Boston, . .	11,800	14,366 50	11,800 00
332	Third National Bank, Boston,	33,200	35,524 00	33,200 00
84	Traders' Nat'l Bank, Boston, . .	8,400	8,400 00	8,400 00
108	Tremont Nat'l Bank, Boston, . .	10,800	11,043 00	10,800 00
200	National Union Bank, Boston,	20,000	28,050 00	20,000 00
100	Nat'l Webster Bank, Boston, . .	10,000	10,000 00	10,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,420 00	3,000 00
		<u>\$213,100</u>	<u>\$271,848 00</u>	<u>\$213,100 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua R.R. 5s,	\$50,000	\$50,500 00	\$50,000 00
Old Colony R.R. 7s,	50,000	52,500 00	50,000 00
Old Colony R.R. 6s,	50,000	53,000 00	50,000 00
Boston & Albany R.R. 6s,	50,000	53,500 00	50,000 00
Boston & Albany R.R. 7s,	6,000	6,060 00	6,000 00
Fitchburg R.R. 4s,	100,000	97,000 00	100,000 00
Boston & Providence R.R. 4s,	50,000	51,000 00	50,000 00
Boston & Lowell R.R. 4s,	100,000	100,000 00	100,000 00
Boston & Maine R.R. 4s,	100,000	102,000 00	100,000 00
	\$556,000	\$565,560 00	\$556,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$99,680 73	3 per cent.	\$256,300 00	4½ per cent.	\$263,550 00	6 per cent.
90,000 00	3¾ " "	2,661,750 00	5 " "	10,400 00	6½ " "
364,500 00	4 " "	86,000 00	5¼ " "	12,750 00	7 " "
263,500 00	4¼ " "	50,000 00	5½ " "	500 00	7½ " "
688,750 00	4½ " "	659,550 00	5½ " "		

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	52,800 00
Net income received from same during year ending Oct. 31, 1891,	2,048 78
Number of loans which are of an amount not exceeding \$3,000 each, 492	
Aggregate amount of the same,	806,250 00
Total number of loans upon real estate,	704
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	338,949 36
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { 131,481 88	
year ending Oct. 31, 1891, } 2 per cent., { *133,264 00	
Number of accounts opened during the year ending Oct. 31, 1891,	1,598
Number of accounts closed during the year ending Oct. 31, 1891,	1,174
Total number of open accounts Oct. 31, 1891,	17,063
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	13,033 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	1,032,551 00
Number of same,	12,187
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	1,087,980 87
Number of same,	10,033
Date of examination by commissioner: May 18.	

* Estimated.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 18, 1891.

Personally appeared George F. Tufts, Treasurer of the Warren Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY W. B. COTTON, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 18, 1891.

Personally appeared Timothy T. Sawyer, President, and Henry Lyon, Thos. R. B. Edmands, Nahum Chapin, John Stowell, Nelson Bartlett and John Turner, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY W. B. COTTON, *Justice of the Peace.*

WATERTOWN SAVINGS BANK—WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 30.

ALBERT O. DAVIDSON, *President.*

GEORGE E. PRIEST, *Treasurer.*

WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT O. DAVIDSON,

WM. H. INGRAHAM,

CALVIN D. CRAWFORD.

Open for business daily, 9 A.M. to 12 M., and every Thursday evening, 7 to 8.45 P. M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,500 00	Deposits,	\$421,658 54
Bank stock as per schedule, .	38,018 87	Guaranty fund, .	10,532 00
Railroad bonds as per schedule,	85,262 50	Interest account, .	12,934 13
Real estate (for banking purposes),	6,209 83		
Loans on real estate,	332,480 71		
Loans on personal security, .	53,200 00		
Loans to counties, cities or towns (notes),	1,500 00		
Loans on depositors' books, .	350 00		
Deposits in banks, on interest, .	10,300 78		
Expense account,	41 53		
Cash on hand,	260 45		
	<u>\$445,124 67</u>		<u>\$445,124 67</u>

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	\$5,537 07
Union Market National Bank, Watertown,	4,763 71

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass, 6s,	\$4,000	\$4,000 00	\$4,000 00
City of Bangor, Me, 6s,	2,000	2,473 40	2,000 00
of Boston, Mass, 6s,	1,000	1,208 60	1,000 00
Town of Brookline, Mass, 7s,	500	586 60	500 00
City of Cambridge, Mass, 6s,	6,000	7,420 20	6,000 00
of Fitchburg, Mass, 6s,	1,000	1,020 00	1,000 00
of Newton, Mass, 5s,	2,000	2,240 00	2,000 00
of Newton, Mass, 6s,	1,000	1,240 00	1,000 00
	\$17,500	\$20,188 80	\$17,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Metropolitan N'l B'k, Boston,	\$2,000	\$1,807 50	\$2,040 00
10	Nat'l Exchange Bank, Boston,	1,000	1,363 75	1,275 00
50	Continental N'l Bank, Boston,	5,000	6,525 00	5,600 00
20	N'l B'k of No America, Boston,	2,000	2,470 00	2,155 00
25	Boston National Bank, Boston,	2,500	2,800 00	2,800 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,035 00	2,000 00
52	Massachusetts N'l B'k, Boston,	5,200	5,629 00	5,982 50
40	Third National Bank, Boston, .	4,000	4,265 00	4,000 00
25	Globe National Bank, Boston,	2,500	2,506 25	2,684 37
20	National Eagle Bank, Boston,	2,000	2,060 00	2,255 00
20	Central National Bank, Boston,	2,000	2,845 00	2,000 00
12	Traders' Nat'l Bank, Boston, .	1,200	1,200 00	1,227 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,280 00	2,300 00
12	Union Market National Bank, Watertown,	1,200	1,683 00	1,700 00
		\$34,600	\$39,469 50	\$38,018 87

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$5,000	\$5,190 00	\$5,000 00
Cheshire R.R. 6s,	1,500	1,590 00	1,500 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	2,000	2,260 00	2,000 00
Leeds & Farmington R.R. 6s,	3,000	3,210 00	3,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	\$5,000	\$5,300 00	\$5,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,000 00	5,000 00
Boston & Albany R.R. 7s, . . .	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s,	8,000	8,560 00	8,000 00
Fitchburg R.R. 4½s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 4s,	5,000	4,950 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s,	4,000	4,120 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,400 00	5,000 00
New York & New England R.R. 4s,	15,000	15,875 00	16,762 50
Concord & Montreal R.R. 4s, . . .	5,000	5,150 00	5,000 00
Maine Central R.R. 4½s,	5,000	5,350 00	5,000 00
	\$83,500	\$87,205 00	\$85,262 50

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,300 78	2½ per cent.	\$15,000 00	5¾ per cent.	\$71,895 71	6 per cent.
1,500 00	4½ “	90,910 00	5½ “	1,100 00	6½ “
92,250 00	5 “	10,000 00	5¾ “	1,875 00	7 “

Amount invested in real estate for banking purposes,	\$6,209 83
Estimated value of the same,	6,209 83
Number of loans which are of an amount not exceeding \$3,000 each,	92
Aggregate amount of the same,	113,830 71
Total number of loans upon real estate,	110
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	21,013 20
Times for the dividends fixed by the by-laws: first Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,331 00
year ending Oct. 31, 1891, } 2 per cent., {	7,567 48
Number of accounts opened during the year ending Oct. 31, 1891,	339
Number of accounts closed during the year ending Oct. 31, 1891,	202
Total number of open accounts Oct. 31, 1891,	1,592
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,330 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	124,929 52
Number of same,	2,017
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	95,069 66
Number of same,	1,257
Date of examination by commissioner: March 23.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 5, 1891.

Personally appeared George E. Priest, Treasurer of the Watertown Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM E. FARWELL, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 5, 1891.

Personally appeared Albert O. Davidson, President, and Chas. W. Stone, Chas. Q. Pierce, Robert P. Stack, William H. Ingraham and Ward M. Otis, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM E. FARWELL, *Justice of the Peace.*

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 41.

CYRUS SPAULDING, *President.*

F. A. STOCKWELL, *Treasurer.*
LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CYRUS SPAULDING,

ERASTUS ALTON,
WALDO JOHNSON,

E. P. MORTON,
LYMAN R. EDDY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M., 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$40,000 00	Deposits, . . .	\$922,229 78
Bank stock as per schedule, .	95,000 00	Guaranty fund, .	19,300 00
Loans on bank stock, . . .	4,200 00	Interest account, .	1,719 63
Railroad bonds as per schedule,	87,000 00	Profit and loss ac-	
Loans on real estate, . . .	459,836 00	count, . . .	13,835 19
Loans on personal security, .	239,628 69		
Loans to counties, cities or towns			
(notes),	9,000 00		
Deposit in bank on interest, .	16,288 35		
Expense account,	703 38		
Premium account,	5,000 00		
Cash on hand,	428 18		
	\$957,084 60		\$957,084 60

Cash on Deposit in Bank :—
First National Bank, Webster, \$16,288 35

Loans on Bank Stock, amount on each :—
On 40 shares Home National Bank, Holyoke, \$3,200 00
On 15 shares First National Bank, Webster, 1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, . . .	\$5,000	\$6,500 00	\$5,000 00
City of Pawtucket, R I, 5s, . . .	5,000	5,350 00	5,000 00
of Haverhill, Mass., 4s, . . .	10,000	10,200 00	10,000 00
of Milwaukee, Wis, 5s, . . .	20,000	22,500 00	20,000 00
	\$40,000	\$44,550 00	\$40,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
34	Atlas National Bank, Boston, .	\$3,400	\$4,100 00	\$3,400 00
48	Blackstone N'l Bank, Boston, .	4,800	4,800 00	4,800 00
19	Boylston Nat'l Bank, Boston, .	1,900	2,500 00	1,900 00
2	National City Bank, Boston, .	200	200 00	200 00
5	National Eagle Bank, Boston, .	500	500 00	500 00
10	Eliot National Bank, Boston, .	1,000	1,225 00	1,000 00
4	N'l Hide & Leather B'k, Boston, .	400	500 00	400 00
40	Lincoln Nat'l Bank, Boston, .	4,000	4,400 00	4,000 00
64	Nat'l Webster Bank, Boston, .	6,400	6,400 00	6,400 00
10	Merchants' Nat'l Bank, Boston, .	1,000	1,500 00	1,000 00
25	Old Boston Nat'l B'k, Boston, .	2,500	3,125 00	2,500 00
36	National Revere Bank, Boston, .	3,600	3,600 00	3,600 00
10	State National Bank, Boston, .	1,000	1,200 00	1,000 00
74	Shoe & Leather N'l B'k, Boston, .	7,400	7,000 00	7,400 00
20	South End Nat'l Bank, Boston, .	2,000	2,000 00	2,000 00
50	Traders' Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
23	First National Bank, Barre, .	2,300	2,300 00	2,300 00
10	Grafton Nat'l Bank, Grafton, .	1,000	1,100 00	1,000 00
10	First Nat'l B'k, Newburyport, .	1,000	1,275 00	1,000 00
20	First N'l B'k, Norwich, Conn, .	2,000	2,000 00	2,000 00
50	Uncas N'l B'k, Norwich, Conn., .	2,500	2,500 00	2,500 00
38	Oxford Nat'l Bank, Oxford, .	3,800	4,200 00	3,800 00
5	Southbridge National Bank, Southbridge, . . .	500	650 00	500 00
61	Quinsigamond National Bank, Worcester, . . .	6,100	7,900 00	6,100 00
40	Mechanics' N'l B'k, Worcester, .	4,000	4,400 00	4,000 00
23	City Nat'l Bank, Worcester, .	2,300	3,325 00	2,300 00
12	First Nat'l Bank, Worcester, .	1,200	2,400 00	1,200 00
80	Worcester N'l B'k, Worcester, .	8,000	12,000 00	8,000 00
152	First National Bank, Webster, .	15,200	19,000 00	15,200 00
		\$95,000	\$111,100 00	\$95,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$10,000	\$11,000 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	10,000	11,300 00	10,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s,	10,000	9,800 00	10,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,200 00	5,000 00*
Lowell & Lawrence R.R. 6s,	5,000	5,500 00	5,000 00
Old Colony R.R. 7s,	12,000	12,700 00	12,000 00
Old Colony R.R. 6s,	10,000	10,800 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,900 00	10,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
	\$87,000	\$93,200 00	\$87,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,288 35	3 per cent.	\$143,642 00	5 per cent.	\$20,000 00	5½ per cent.
5,000 00	4 " "	25,800 00	5½ " "	28,393 69	6 " "
4,000 00	4¾ " "	460,829 00	5½ " "	25,000 00	6½ " "

Number of loans which are of an amount not exceeding \$3,000 each,	418
Aggregate amount of the same,	\$368,164 69
Total number of loans upon real estate,	439
Amount of investments from which no income is received,	2,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	48,263 76
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	15,986 24
year ending Oct. 31, 1891, } 2 per cent., {	16,804 42
Number of accounts opened during the year ending Oct. 31, 1891,	424
Number of accounts closed during the year ending Oct. 31, 1891,	229
Total number of open accounts Oct. 31, 1891,	3,540
Total expenses of the corporation for the year ending Oct. 31, 1891 (ex- clusive of taxes),	*3,328 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	200,299 51
Number of same,	3,199
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	166,635 92
Number of same,	1,590
Date of examination by commissioner: February 17.	

* Including \$1,100, cost of a new safe.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 9, 1891.

Personally appeared F. A. Stockwell, Treasurer of the Webster Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD L. SPALDING, *Justice of the Peace.*

WORCESTER, SS.

Nov. 9, 1891.

Personally appeared Cyrus Spaulding, President, and Waldo Johnson, R. B. Eddy, E. P. Morton, L. R. Eddy and Josiah Perry, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD L. SPALDING, *Justice of the Peace.*

WELLFLEET SAVINGS BANK—WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 60.

SIMEON ATWOOD, *President.*

THOMAS KEMP, *Treasurer.*

THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SIMEON ATWOOD,

ISAIAH C. YOUNG,

JOHN SWETT,

TIMOTHY D. ATWOOD.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$65,417 50	Deposits,	\$387,123 81
Bank stock as per schedule, .	131,082 38	Guaranty fund, .	19,378 00
Railroad bonds as per schedule, .	64,925 00	Profit and loss account,	6,993 78
Real estate (for banking purposes),	2,000 00		
Real estate by foreclosure, .	7,800 00		
Loans on real estate,	102,600 31		
Loans on personal security, .	9,779 55		
Loans to counties, cities or towns (notes),	16,000 00		
Deposit in bank, on interest, .	13,534 26		
Cash on hand,	356 59		
	<u>\$413,495 59</u>		<u>\$413,495 59</u>

Cash on Deposit in Bank :—

Blackstone National Bank, Boston, \$13,534 26

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich, 8s, .	\$20,000	\$20,000 00	\$20,000 00
of Dayton, Ohio, 4s, . .	10,000	10,000 00	10,000 00
of Fort Wayne, Ind., 6s, . .	8,000	8,800 00	9,200 00
of Springfield, Ohio, 5s, . .	10,000	10,500 00	10,912 50
of Detroit, Mich., 7s, . .	4,000	4,000 00	4,000 00
of Cleveland, Ohio, 6s, . .	5,000	5,400 00	5,842 50
of Malden, Mass, 4s, . .	5,000	5,000 00	5,462 50
	\$62,000	\$63,700 00	\$65,417 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Blackstone Nat'l Bank, Boston,	\$10,000	\$10,100 00	\$10,139 88
69	Traders' Nat'l Bank, Boston, .	6,900	6,960 00	7,332 50
75	Central Nat'l Bank, Boston, .	7,500	10,650 00	7,500 00
20	South End N'l Bank, Boston,	2,000	2,000 00	2,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	3,300 00	2,700 00
30	N'l B'k of Commerce, Boston,	3,000	3,800 00	3,000 00
150	Third Nat'l Bank, Boston, .	15,000	16,000 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	725 00	800 00
50	Eliot National Bank, Boston, .	5,000	6,000 00	5,000 00
35	Nat'l Webster Bank, Boston, .	3,500	3,500 00	3,500 00
80	Continental N'l Bank, Boston,	8,000	10,000 00	8,000 00
80	Suffolk Nat'l Bank, Boston, .	8,000	8,000 00	8,000 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	5,000 00
50	State National Bank, Boston, .	5,000	6,000 00	5,000 00
40	National Eagle Bank, Boston,	4,000	4,000 00	4,000 00
50	Atlas National Bank, Boston,	5,000	6,000 00	5,000 00
42	Globe National Bank, Boston,	4,200	4,200 00	4,200 00
20	Faneuil Hall N'l B'k, Boston,	2,000	2,800 00	2,000 00
90	Tremont Nat'l Bank, Boston, .	9,000	9,000 00	9,310 00
71	Manufacturers' N'l B'k, Boston,	7,100	7,100 00	7,100 00
25	Old Boston Nat'l B'k, Boston,	2,500	3,000 00	2,500 00
40	Hamilton Nat'l Bank, Boston,	4,000	4,800 00	4,000 00
		\$135,200	\$151,935 00	\$131,082 38

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$7,000	\$6,500 00	\$7,000 00
Boston & Lowell R.R. 7s,	16,000	16,000 00	17,600 00
Vermont & Massachusetts R.R. 5s,	5,000	5,400 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,100 00	5,000 00*
Old Colony R.R. 6s,	5,000	5,500 00	5,000 00
Old Colony R.R. 4s,	10,000	10,000 00	10,975 00
Boston & Maine R.R. 7s,	1,000	1,000 00	1,000 00
Portland & Ogdensburg R.R. 6s,	3,000	3,300 00	3,000 00
Concord & Montreal R.R. 4s,	10,000	10,350 00	10,350 00
	\$62,000	\$63,150 00	\$64,925 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,534 26	2 per cent.	\$8,000 00	4½ per cent.	\$4,400 00	5½ per cent.
7,000 00	4 "	60,500 00	5 "	48,479 86	6 "

Amount invested in real estate for banking purposes,	\$2,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	4,000 00
Net income received from same during year ending Oct. 31, 1891,	100 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	7,800 00
Assessed value of the same,	6,500 00
Net income received from same during year ending Oct. 31, 1891,	500 00
Number of loans which are of an amount not exceeding \$3,000 each, 72	
Aggregate amount of the same,	58,379 86
Total number of loans upon real estate,	60
Amount of investments from which no income is received,	800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	21,788 64
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,154 10
year ending Oct. 31, 1891, } 2 per cent., {	7,326 86
Number of accounts opened during the year ending Oct. 31, 1891,	99
Number of accounts closed during the year ending Oct. 31, 1891,	91
Total number of open accounts Oct. 31, 1891,	1,093
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,654 06

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$54,788 23
Number of same,	382
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	57,691 52
Number of same,	551
Date of examination by commissioner: July 9.	

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss.

Nov. 6, 1891.

Personally appeared Thomas Kemp, Treasurer of the Wellfleet Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE T. WYER, *Justice of the Peace.*

BARNSTABLE, ss.

Nov. 6, 1891.

Personally appeared Simeon Atwood, President, and John Swett, William H. Tubman, Samuel W. Kemp, Warren Newcomb and Robert H. Libby, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE T. WYER, *Justice of the Peace.*

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 61.

REUBEN BOYNTON, *President.*
L. E. DENFIELD, *Clerk of the Corporation.* •

GEORGE O. BRIGHAM, *Treasurer.*

Names of committee charged with the investment of its funds :

REUBEN BOYNTON, A. L. BOYNTON,
J. A. FAYERWEATHER, JOHN L. BRIGHAM,
ALFRED H. GOODELL.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$72,500 00	Deposits,	\$764,946 69
Bank stock as per schedule, .	48,400 00	Guaranty fund, .	32,550 00
Railroad bonds as per schedule, .	12,000 00	Interest account, .	11,567 94
Real estate by foreclosure, .	28,650 00	Profit and loss ac-	
Loans on real estate,	547,586 98	count,	10,395 73
Loans on personal security, .	62,275 00		
Loans to counties, cities or towns			
(notes),	13,000 00		
Deposits in banks, on interest, .	32,316 94		
Expense account,	582 91		
Cash on hand,	2,148 53		
	\$819,460 36		\$819,460 36

Cash on Deposit in Banks, amount in each : —

First National Bank, Worcester,	\$7,180 34
City National Bank, Worcester,	6,899 26
First National Bank, Westborough,	18,237 34

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s, . . .	\$2,500	\$2,900 00	\$2,500 00*
Town of Westborough, Mass., 5s, .	10,000	11,200 00	10,000 00
of Westborough, Mass, 4s, .	60,000	60,600 00	60,000 00
	\$72,500 00	\$74,700 00	\$72,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	N'l B'k of Commerce, Boston,	\$800	\$1,024 00	\$800 00
30	Everett Nat'l Bank, Boston, .	3,000	3,090 00	3,000 00
16	Globe National Bank, Boston,	1,600	1,600 00	1,600 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,356 00	1,900 00
42	Merchants' N'l Bank, Boston, .	4,200	6,279 00	4,200 00
6	New England N'l B'k, Boston,	600	984 00	600 00
20	N'l B'k of Redemption, Boston,	2,000	2,540 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,600 00	1,000 00
46	Traders' Nat'l Bank, Boston, .	4,600	4,600 00	4,600 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,672 00	3,600 00
5	Grafton Nat'l Bank, Grafton, .	500	600 00	500 00
10	Hopkinton N'l B'k, Hopkinton,	1,000	1,070 00	1,000 00
50	First N'l Bank, Marlborough,	5,000	5,750 00	5,000 00
20	Millbury Nat'l Bank, Millbury,	2,000	2,000 00	2,000 00
20	Northborough National Bank, Northborough,	2,000	2,200 00	2,000 00
109	First N'l Bank, Westborough,	10,900	12,535 00	10,900 00
22	City Nat'l Bank, Worcester, .	2,200	3,190 00	2,200 00
15	Quinsigamond National Bank, Worcester,	1,500	1,875 00	1,500 00
		\$48,400	\$56,965 00	\$48,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s,	\$1,000	\$1,060 00	\$1,000 00
Fitchburg R.R. 4s,	10,000	9,400 00	10,000 00
Maine Central R.R. 5s,	1,000	1,000 00	1,000 00
	\$12,000	\$11,460 00	\$12,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,316 94 4,000 00	3 per cent. 4½ "	\$62,100 00 22,450 00	5 per cent. 5½ "	\$534,311 98	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$28,650 00
Assessed value of the same,	28,350 00
Net income received from same during year ending Oct. 31, 1891, . . .	501 91
Number of loans which are of an amount not exceeding \$3,000 each, 350	
Aggregate amount of the same,	414,715 52
Total number of loans upon real estate,	353
Amount of investments from which no income is received,	13,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	44,150 22
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	14,163 04
year ending Oct. 31, 1891, } 2 per cent., {	14,535 04
Number of accounts opened during the year ending Oct. 31, 1891, . . .	421
Number of accounts closed during the year ending Oct. 31, 1891, . . .	365
Total number of open accounts Oct. 31, 1891,	2,462
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,699 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	160,328 81
Number of same,	1,998
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	170,294 46
Number of same,	1,831
Date of examination by commissioner: January 22.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 12, 1891.

Personally appeared George O. Brigham, Treasurer of the Westborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. P. WILSON, *Justice of the Peace.*

WORCESTER, SS.

Nov. 12, 1891.

Personally appeared Reuben Boynton, President, and Geo. M. Tewksbury, M. H. Walker, J. S. Nason, J. A. Fayerweather, A. L. Boynton and A. H. Goodell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

A. P. WILSON, *Justice of the Peace.*

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 80.

MERRITT VAN DEUSEN, *President.*

V. W. CROWSON, *Treasurer.*

V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MERRITT VAN DEUSEN,

REUBEN LOOMIS,

ROBERT H. KNEIL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$126,000 00	Deposits,	\$1,076,546 18
Bank stock as per schedule, .	79,500 00	Guaranty fund, . .	30,865 63
Loan on bank stock,	200 00	Interest account, .	4,220 50
Loan on railroad stock, . . .	1,400 00	Profit and loss ac-	
Real estate by foreclosure, .	10,446 45	count,	3,980 75
Loans on real estate,	741,182 76	Rent account, . . .	4,546 15
Loans on personal security, .	144,172 88	Collateral dividend	
Loans on depositors' books, .	1,235 00	account,	416 25
Deposits in banks, on interest, .	10,494 36		
Deposits in banks, not on interest,	2,341 90		
Expense account,	697 67		
Cash on hand,	2,904 44		
	<u>\$1,120,575 46</u>		<u>\$1,120,575 46</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Westfield,	\$7,341 90
Chicopee National Bank, Springfield,	5,000 00
Springfield Safe Deposit and Trust Company, Westfield,	494 36

Loan on Bank Stock :—

On 3 shares Rockville National Bank, Rockville, Conn.,	\$200 00
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Loan on Railroad Stock :—

On 10 shares Boston & Albany R.R.,	\$1,400 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chelsea, Mass., 6s, . . .	\$3,000	\$3,135 00	\$3,000 00
of Providence, R. I., 5s, . . .	5,000	5,675 00	5,000 00
Town of Westfield, Mass., 4s, . .	30,000	30,100 00	30,000 00
United States 6s,	31,000	35,075 00	31,000 00
United States 4s,	57,000	66,120 00	57,000 00
	\$126,000	\$140,105 00	\$126,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
96	N'l B'k of Redemption, Boston,	\$9,600	\$12,192 00	\$9,600 00
25	N'l B'k of No America, Boston,	2,500	3,087 50	2,500 00
35	Suffolk National Bank, Boston,	3,500	3,710 00	3,500 00
20	National Eagle Bank, Boston,	2,000	2,060 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	620 00	500 00
43	Atlas National Bank, Boston, .	4,300	5,224 50	4,300 00
250	City National Bank, Holyoke,	25,000	28,750 00	25,000 00
30	Hampshire County National Bank, Northampton, . . .	3,000	3,750 00	3,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,500 00	5,000 00
32	Agawam N'l B'k, Springfield,	3,200	3,200 00	3,200 00
171	First Nat'l Bank, Westfield, . .	17,100	23,940 00	17,100 00
38	Hampden N'l Bank, Westfield,	3,800	5,700 00	3,800 00
		\$79,500	\$99,734 00	\$79,500 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,494 36 852,390 64	4 per cent. 5 "	\$14,000 00	5½ per cent.	\$21,800 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$10,446 45
Assessed value of the same,	12,150 00
Net income received from same during year ending Oct. 31, 1891, . . .	516 07
Number of loans which are of an amount not exceeding \$3,000 each,	404
Aggregate amount of the same,	413,811 36
Total number of loans upon real estate,	424

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	\$50,332 67
Times for the dividends fixed by the by-laws: January 10 and July 10.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	20,440 52
	20,788 22
Number of accounts opened during the year ending Oct. 31, 1891,	619
Number of accounts closed during the year ending Oct. 31, 1891,	409
Total number of open accounts Oct. 31, 1891,	3,671
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,871 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	210,681 39
Number of same,	3,125
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	190,716 82
Number of same,	2,157
Date of examination by commissioner: October 21.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 20, 1891.

Personally appeared V. W. Crowson, Treasurer of the Westfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY FULLER, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 20, 1891.

Personally appeared Merritt Van Deusen, President, and Robert H. Kneil, Alfred L. Lilley, Reuben Loomis, Anson C. Barnes and Alvin L. Sprague, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY FULLER, *Justice of the Peace.*

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 21.

A. R. MITCHELL, *President.*
ALFRED L. BARBOUR, *Clerk of the Corporation.*

JAMES H. NICKERSON, *Treasurer.*

Names of committee charged with the investment of its funds :

A. R. MITCHELL,
E. L. PICKARD,
F. E. CROCKETT.

DWIGHT CHESTER,
SAMUEL BARNARD,

Open for business every business day, 8.30 to 11 A.M., 1.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,000 00	Deposits,	\$171,106 48
Bank stock as per schedule, .	3,000 00	Guaranty fund, . . .	1,175 00
Loans on bank stock,	6,000 00	Interest account, . . .	327 95
Railroad bonds as per schedule,	22,000 00		
Loan on railroad stock,	7,000 00		
Loans on real estate,	116,595 83		
Loans on personal security, . . .	7,225 00		
Deposit in bank, on interest, . .	5,173 53		
Expense account,	407 82		
Premium account,	1,207 25		
	\$172,609 43		\$172,609 43

Cash on Deposit in Bank :—
First National Bank, West Newton, \$5,173 53

Loans on Bank Stock, amount on each : —
On 50 shares Fourth National Bank, Boston, \$5,000 00
On 10 shares Suffolk National Bank, Boston, 1,000 00

Loan on Railroad Stock :—
On 58 shares Boston & Maine R.R., \$7,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$4,000	\$4,120 00	\$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National City Bank, Boston, .	\$1,000	\$950 00	\$1,000 00
10	Freeman's Nat'l Bank, Boston,	1,000	1,050 00	1,000 00
10	First N'l Bank, West Newton,	1,000	1,000 00	1,000 00
		\$3,000	\$3,000 00	\$3,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$3,000	\$3,400 00	\$3,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,200 00	3,000 00
Fitchburg R.R. 5s and 7s, . . .	4,000	4,400 00	4,000 00
Boston & Providence R.R. 4s, . .	1,000	1,000 00	1,000 00
Old Colony R.R. 4s, . . .	1,000	1,000 00	1,000 00
Leeds & Farmington R.R. 6s, . . .	2,000	2,100 00	2,000 00
Dexter and Piscataquis R.R. 4s, .	5,000	5,000 00	5,000 00
Maine Central R.R. 4s, . . .	3,000	3,000 00	3,000 00
	\$22,000	\$23,100 00	\$22,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,173 53 1,000 00	2½ per cent. 4½ “	\$67,975 00 34,300 00	5 per cent. 5½ “	\$33,545 83	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	41	
Aggregate amount of the same,		\$57,345 00
Total number of loans upon real estate,	55	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		7,383 09
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		2,477 33
year ending Oct. 31, 1891, } 2 per cent., {		2,721 10
Number of accounts opened during the year ending Oct. 31, 1891,	352	
Number of accounts closed during the year ending Oct. 31, 1891,	126	
Total number of open accounts Oct. 31, 1891,	961	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		818 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		92,352 75
Number of same,	1,339	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		66,049 95
Number of same,	807	
Date of examination by commissioner: March 30 and September 18.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 17, 1891.

Personally appeared James H. Nickerson, Treasurer of the West Newton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ADAMS K. TOLMAN, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 17, 1891.

Personally appeared A. R. Mitchell, President, and F. E. Crockett, F. E. Hunter, Alfred L. Barbour, Edward L. Pickard, Samuel Barnard and B. F. Houghton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ADAMS K. TOLMAN, *Justice of the Peace.*

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 64.

HENRY A. NASH, *President.*

CHARLES T. CRANE, *Treasurer.*

CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY A. NASH,

EDWIN PRATT,

JOHN W. HART,

WM. H. CLAPP,

ANDREW J. BATES.

Open for business every business day, 1 to 5 P.M.; also Monday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$79,395 00	Deposits,	\$641,864 95
Bank stock as per schedule, .	42,100 00	Guaranty fund, .	27,399 00
Loans on bank stock,	9,700 00	Profit and loss account,	21,562 62
Railroad bonds as per schedule,	32,000 00		
Real estate by foreclosure, .	5,528 00		
Loans on real estate,	397,460 00		
Loans on personal security, .	98,515 00		
Loans to counties, cities or towns (notes),	5,500 00		
Loans on depositors' books, .	200 00		
Deposit in bank, on interest, .	20,009 96		
Cash on hand,	418 61		
	<u>\$690,826 57</u>		<u>\$690,826 57</u>

Cash on Deposit in Bank :—

Union National Bank, Weymouth, \$20,009 96

Loans on Bank Stock, amount on each :—

On 50 shares Neponset National Bank, Canton,	\$5,000 00
On 3 shares National Granite Bank, Quincy,	300 00
On 10 shares Union National Bank, Weymouth,	900 00
On 5 shares Mt. Wollaston National Bank, Quincy,	} 3,500 00
On 10 shares National Exchange Bank, Boston,	
On 20 shares First National Bank, South Weymouth,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 6s, . .	\$3,500	\$3,635 00	\$3,500 00
of Dayton, Ohio, 4s, . .	10,000	10,000 00	10,000 00
of Des Moines, Iowa, 4s, . .	3,000	3,000 00	2,895 00
of East Saginaw, Mich., 5s, . .	10,000	10,900 00	10,000 00
of Grand Rapids, Mich., 5s, . .	8,000	8,400 00	8,000 00
of South Norwalk, Conn., 6s, . .	5,000	5,300 00	5,000 00
Town of Weymouth, Mass., 4s, . .	40,000	41,500 00	40,000 00
	\$79,500	\$82,735 00	\$79,395 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
65	N'l Hide & Leather B'k, Boston,	\$6,500	\$8,060 00	\$6,500 00
40	Washington N'l B'k, Boston, .	4,000	4,760 00	4,000 00
27	Boston Nat'l Bank, Boston,	2,700	3,024 00	2,700 00
30	N'l B'k of the Republic, Boston,	3,000	4,800 00	3,000 00
12	Merchants' N'l Bank, Boston, .	1,200	1,800 00	1,200 00
14	North National Bank, Boston,	1,400	1,946 00	1,400 00
50	Metropolitan N'l B'k, Boston,	5,000	4,500 00	5,000 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,200 00	1,200 00
11	Blackstone N'l Bank, Boston,	1,100	1,100 00	1,100 00
10	First N'l Bank, Newburyport,	1,000	1,250 00	1,000 00
150	Union N'l Bank, Weymouth, .	15,000	16,950 00	15,000 00
		\$42,100	\$49,390 00	\$42,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$10,000	\$10,950 00	\$10,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Newport & Richford R.R. 5s, . .	3,000	3,150 00	3,000 00*
Old Colony R.R. 6s,	4,000	4,360 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,400 00	5,000 00
	\$32,000	\$33,960 00	\$32,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,009 96	2½ per cent.	\$175,150 00	5½ per cent.	\$24,546 00	7 per cent.
5,500 00	4 “	177,014 00	6 “	600 00	7½ “
77,050 00	5 “	13,365 00	6½ “	650 00	8 “
37,500 00	5¼ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,528 00
Assessed value of the same,	5,945 00
Net income received from same during year ending Oct. 31, 1891,	258 14
Number of loans which are of an amount not exceeding \$3,000 each,	272
Aggregate amount of the same,	271,275 00
Total number of loans upon real estate,	286
Amount of investments from which no income is received,	400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	35,890 72
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1891,	2 per cent., { 12,096 56 2 per cent., { 12,458 47
Number of accounts opened during the year ending Oct. 31, 1891,	196
Number of accounts closed during the year ending Oct. 31, 1891,	175
Total number of open accounts Oct. 31, 1891,	1,967
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,943 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	65,613 62
Number of same,	1,153
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	73,449 90
Number of same,	1,052
Date of examination by commissioner: March 6.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 17, 1891.

Personally appeared Charles T. Crane, Treasurer of the Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES H. FLINT, *Justice of the Peace.*

NORFOLK, ss.

Nov. 17, 1891.

Personally appeared Henry A. Nash, President, and Henry A. Nash, Andrew J. Bates, Edwin Pratt, John W. Hart, William H. Clapp and Charles P. Hunt, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAMES H. FLINT, *Justice of the Peace.*

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 51.

JAMES F. WHITIN, *President.*

H. A. GOODSELL, *Treasurer.*

ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD WHITIN,

A. J. THAYER,

GEORGE A. ARMSBY,

WILLIAM ABBOTT,

H. H. DUDLEY,

B. L. M. SMITH,

CHESTER W. LASELL.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$23,000 00	Deposits,	\$506,458 96
Bank stock as per schedule, .	93,690 00	Guaranty fund, .	11,613 88
Railroad bonds as per schedule, .	110,765 00	Interest account, .	13,579 52
Loans on real estate,	112,205 00		
Loans on personal security, .	150,600 00		
Loans to counties, cities or towns			
(notes),	26,000 00		
Deposit in bank, on interest, .	4,032 77		
Deposit in bank, not on interest, .	10,012 39		
Expense account,	1,347 20		
	<u>\$531,652 36</u>		<u>\$531,652 36</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$4,032 77
Whitinsville National Bank, Whitinsville,	10,012 39

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 6s, . .	\$1,000	\$1,085 00	\$1,000 00
of Dayton, Ohio, 4s, . .	3,000	3,100 00	3,000 00
of Fall River, Mass, 6s, . .	5,000	6,100 00	5,000 00
of Grand Rapids, Mich., 5s, . .	2,000	2,240 00	2,000 00
of Grand Rapids, Mich., 4s, . .	7,000	7,140 00	7,000 00
of Norwich, Conn., 5s, . .	1,000	1,170 00	1,000 00
of Peoria, Ill., 4½s, . .	4,000	4,250 00	4,000 00
	\$23,000	\$25,085 00	\$23,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
39	Atlantic Nat'l Bank, Boston, .	\$3,900	\$5,460 00	\$5,640 00
30	Atlas National Bank, Boston, .	3,000	3,645 00	3,790 00
20	Blackstone N'l Bank, Boston, .	2,000	2,000 00	2,650 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,600 00	2,990 00
38	Boston National Bank, Boston, .	3,800	4,370 00	4,570 00
16	Columbian N'l Bank, Boston, .	1,600	1,696 00	2,220 00
30	National Bank of the Common- wealth, Boston,	3,000	5,550 00	3,750 00
11	N'l B'k of Commerce, Boston, .	1,100	1,408 00	1,330 00
40	Nat'l City Bank, Worcester, .	4,000	5,600 00	4,500 00
30	Everett Nat'l Bank, Boston, .	3,000	3,105 00	3,730 00
35	Nat'l Exchange Bank, Boston, .	3,500	4,795 00	4,690 00
10	Eliot National Bank, Boston, .	1,000	1,250 00	1,160 00
25	Faneuil Hall N'l Bank, Boston, .	2,500	3,550 00	3,470 00
25	Freeman's Nat'l Bank, Boston, .	2,500	2,500 00	3,360 00
30	Massachusetts N'l B'k, Boston, .	3,000	3,240 00	3,760 00
42	Merchants' N'l Bank, Boston, .	4,200	6,300 00	6,050 00
20	Mt. Vernon N'l Bank, Boston, .	2,000	2,760 00	2,800 00
30	Millbury N'l Bank, Millbury, .	3,000	3,000 00	3,540 00
16	Northborough National Bank, Northborough,	1,600	1,920 00	2,080 00
10	New England N'l B'k, Boston, .	1,000	1,640 00	1,480 00
36	North National Bank, Boston, .	3,600	5,000 00	4,770 00
30	N'l B'k of No. America, Boston, .	3,000	3,750 00	3,280 00
50	N'l B'k of Redemption, Boston, .	5,000	6,350 00	7,280 00
28	N'l B'k of the Republic, Boston, .	2,800	4,500 00	3,570 00
19	National Revere Bank, Boston, .	1,900	2,015 00	2,360 00
10	Suffolk National Bank, Boston, .	1,000	1,060 00	1,230 00
10	National Union Bank, Boston, .	1,000	1,400 00	1,370 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,270 00
		\$72,000	\$92,464 00	\$93,690 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$5,000	\$5,075 00	\$5,000 00
Boston & Lowell R.R. 6s,	3,000	3,270 00	3,000 00
Boston & Lowell R.R. 5s,	2,000	2,120 00	2,000 00
Boston & Lowell R.R. 4s,	2,000	2,000 00	1,935 00
Conn. & Passumpsic Rivers R.R. 7s,	4,000	4,120 00	4,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4s,	9,000	8,920 00	8,830 00
Fitchburg R.R. 7s,	1,000	1,050 00	1,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
Maine Central R.R. 6s,	2,000	2,300 00	2,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,000 00	1,000 00
Nashua & Lowell R.R. 6s,	1,000	1,030 00	1,000 00
Providence & Worcester R.R. 6s, . .	20,000	22,000 00	20,000 00
Old Colony R.R. 4½s,	1,000	1,040 00	1,000 00
Old Colony R.R. 6s,	9,000	9,810 00	9,000 00
Old Colony R.R. 4s,	5,000	5,150 00	5,000 00
Salem and Lowell R.R. 6s,	3,000	3,300 00	3,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,120 00	2,000 00
Concord & Montreal R.R. 4½s, . .	6,000	6,210 00	6,000 00
Boston & Albany R.R. 7s,	5,000	5,025 00	5,000 00
Maine Central R.R. 4½s,	10,000	10,700 00	10,000 00
Portland & Kennebec R.R. 6s, . . .	5,000	5,450 00	5,000 00
	\$111,000	\$116,940 00	\$110,765 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,032 77	2 per cent.	\$92,000 00	4½ per cent.	\$23,975 00	6 per cent.
18,000 00	4 "	125,200 00	5 "		
10,000 00	4½ "	19,630 00	5½ "		

Number of loans which are of an amount not exceeding \$3,000 each,	43	
Aggregate amount of the same,		\$37,630 00
Total number of loans upon real estate,	64	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,		24,899 65
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		9,106 09
year ending Oct. 31, 1891, } 2 per cent., {		8,586 38
Number of accounts opened during the year ending Oct. 31, 1891,	245	
Number of accounts closed during the year ending Oct. 31, 1891,	185	
Total number of open accounts Oct. 31, 1891,	1,460	
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),		1,015 75

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,		\$107,739 48
Number of same,		1,357
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,		82,380 41
Number of same,		817
Date of examination by commissioner : January 19.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 2, 1891.

Personally appeared H. A. Goodell, Treasurer of the Whitinsville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROBERT K. BROWN, *Notary Public.*

WORCESTER, SS.

Nov. 5, 1891.

Personally appeared James F. Whitin, President, and Edward Whitin, Davis P. Gray, C. W. Lasell, J. M. Lasell and B. L. M. Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ROBERT K. BROWN, *Notary Public.*

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 80.

DAVID B. GURNEY, *President.*

HORACE REED, *Treasurer.*
HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVID B. GURNEY,

CHARLES F. ALLEN,

EDWARD KEATING,

JACOB P. BATES,

GEORGE O. JENKINS,

DAVID A. GURNEY,

ALBERT DAVIS.

Open for business, Tuesday, 10 A.M. to 12 M.; Thursday and Saturday, 10 A.M. to 12 M.,
5.30 to 7.30 P.M., and first ten days of each quarter at the same hours.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$6,630 00	Deposits,	\$228,553 56
Railroad bonds as per schedule,	5,518 61	Guaranty fund,	1,265 14
Loans on real estate,	156,633 88	Interest account,	1,148 65
Loans on personal security,	33,443 54		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	7,489 08		
Expense account,	499 52		
Office furniture and fixtures,	336 00		
Cash on hand,	416 72		
	\$230,967 35		\$230,967 35

Cash on Deposit in Banks, amount in each : —
National Bank of the Republic, Boston, \$2,101 00
Abington National Bank, Abington, 5,388 08

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Rockland,	\$1,000	\$1,000 00	\$1,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,735 00	2,735 00
5	Abington Nat'l B'k, Abington,	500	630 00	650 00
10	First National Bank, Chelsea,	1,000	1,200 00	1,220 00
10	Mercantile Loan and Trust Company, Boston,	1,000	1,030 00	1,025 00
		\$5,500	\$6,595 00	\$6,630 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R R. 4s,	\$5,000	\$5,050 00	\$5,518 61

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,489 08	2½ per cent.	\$18,000 00	5 per cent.	\$152,627 42	6 per cent.
15,000 00	4½ "	24,450 00	5½ "		

Number of loans which are of an amount not exceeding \$3,000 each, 100
 Aggregate amount of the same, \$105,579 20
 Total number of loans upon real estate, 88
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 10,924 90
 Times for the dividends fixed by the by-laws: second Monday in April
 and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 3,393 62
 year ending Oct 31, 1891, } 2 per cent., { 3,868 30
 Number of accounts opened during the year ending Oct. 31, 1891, . 372
 Number of accounts closed during the year ending Oct. 31, 1891, . 163
 Total number of open accounts Oct. 31, 1891, 1,101
 Total expenses of the corporation for the year ending Oct. 31, 1891 (exclu-
 sive of taxes), 688 30
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1891, 109,988 81
 Number of same, 1,605
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1891, 63,767 27
 Number of same, 773
 Date of examination by commissioner: June 9.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 12, 1891.

Personally appeared Horace Reed, Treasurer of the Whitman Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES H. EDSON, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 12, 1891.

Personally appeared David B. Gurney, President, and Albert Davis, Elmer W. Noyes, George E. Hersey, Chas. F. Allen and Baylies Wood, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES H. EDSON, *Justice of the Peace.*

WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated March 31, 1854. Present number of corporators, 88.

ORLANDO MASON, *President.*

C. L. BEALS, *Treasurer.*

C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ORLANDO MASON,

WILDER P. CLARK,

J. H. FAIRBANK,

GEORGE M. WHITNEY,

HENRY WHITCOMB.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 3 P.M.;
Saturday, 9 A.M. to 12 M., 1 to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits, . . .	\$851,089 83
Bank stock as per schedule, .	61,000 00	Guaranty fund, .	41,050 32
Railroad bonds as per schedule, .	36,000 00	Interest account, .	56,462 47
Loans on real estate,	512,459 93		
Loans on personal security, .	288,911 25		
Loans to counties, cities or towns (notes),	3,500 00		
Deposit in bank, on interest, .	10,000 00		
Deposit in bank, not on interest, .	22,577 59		
Cash on hand,	9,153 85		
	\$948,602 62		\$948,602 62

Cash on Deposit in Banks, amount in each :—

First National Bank, Winchendon,	\$22,577 59
Safety Fund National Bank, Fitchburg,	10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Jeffrey, N. H., 4s,	\$5,000	\$5,000 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
67	Eliot National Bank, Boston, .	\$6,700	\$8,241 00	\$6,700 00
48	Faneuil Hall N'l Bank, Boston,	4,800	6,768 00	4,800 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,500 00	1,000 00
11	First National Bank, Adams, .	1,100	1,210 00	1,100 00
195	First Nat'l Bank, Winchendon,	19,500	30,810 00	10,300 00
16	First National Bank, Boston, .	1,600	3,840 00	1,600 00
42	Leominster National Bank, Leominster,	4,200	4,200 00	3,200 00
100	Merchants' N'l Bank, Boston,	10,000	14,900 00	10,000 00
25	National Bank of the Com- monwealth, Boston, . . .	2,500	4,575 00	2,500 00
100	N'l B'k of Redemption, Boston,	10,000	12,700 00	10,000 00
98	Rollstone N'l Bank, Fitchburg,	9,800	14,112 00	9,800 00
		\$71,200	\$102,856 00	\$61,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Cheshire R R. 6s,	\$11,000	\$11,990 00	\$11,000 00
Fitchburg R R. 6s,	15,000	16,350 00	15,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
	\$36,000	\$38,440 00	\$36,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,500 00	4½ per cent.	\$10,000 00	5¼ per cent.	\$10,150 00	5¼ per cent.
247,860 38	5 "	103,077 91	5½ "	428,282 89	6 "

Number of loans which are of an amount not exceeding \$3,000 each, 308
 Aggregate amount of the same, \$327,444 54
 Total number of loans upon real estate, 342
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 49,451 73
 Times for the dividends fixed by the by-laws: May 1 and November 1.
 Rate and amount of each semi-annual dividend during the { 2 per cent., { 14,689 61
 year ending Oct. 31, 1891, } 2 per cent., { 15,614 07

Number of accounts opened during the year ending Oct. 31, 1891,	. 327
Number of accounts closed during the year ending Oct. 31, 1891,	. 198
Total number of open accounts Oct. 31, 1891,	. . . . . 2,355
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	. . . . . \$1,759 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	. . . . . 139,032 45
Number of same,	. . . . . 1,362
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	. . . . . 92,728 41
Number of same,	. . . . . 962
Date of examination by commissioner: December 22.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 18, 1891.

Personally appeared C. L. Beals, Treasurer of the Winchendon Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

RANSOM D. CRAIN, *Notary Public*.

WORCESTER, ss.

Nov. 20, 1891.

Personally appeared Orlando Mason, President, and Wilder P. Clark, M. W. Chandler, Wm. M. Whitney, Geo. M. Whitney and Sidney Fairbank, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

RANSOM D. CRAIN, *Notary Public*.

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 35.

THOMAS P. AYER, *President.*

DAVID N. SKILLINGS, *Treasurer.*

EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS P. AYER,

STEPHEN THOMPSON,

JAMES F. DWINELL,

SAMUEL B. WHITE.

Open for business Wednesday, 4 to 7 P.M.; Saturday, 4 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$72,451 67	Deposits,	\$431,284 21
Bank stock as per schedule, .	36,006 25	Guaranty fund, .	11,016 59
Railroad bonds as per schedule, .	38,193 75	Interest account, .	1,620 23
Real estate (for banking purposes),	4,500 00	Premium account, .	4,603 25
Loans on real estate,	213,175 00	Due on mortgages, .	2,700 00
Loans on personal security, .	71,700 00		
Deposit in bank, on interest, .	12,688 99		
Cash on hand,	2,508 62		
	<u>\$451,224 28</u>		<u>\$451,224 28</u>

Cash on Deposit in Bank :—

Eliot National Bank, Boston, \$12,688 99

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Winchester, Mass., 7s, .	\$5,000	\$5,285 50	\$6,000 00
of Winchester, Mass., 4s, .	19,000	19,000 00	19,545 50
City of Chelsea, Mass., 6s, .	3,000	3,060 00	3,270 00
Town of Woburn, Mass., 6s, .	3,000	3,060 00	3,255 00
District of Columbia 6s, . .	6,000	6,120 00	6,870 00
City of Chicago, Ill., 7s, . .	6,000	6,504 00	6,772 50
of Cambridge, Mass., 6s, .	2,000	2,168 00	2,470 00
of Lynn, Mass., 6s, . . .	2,000	2,180 00	2,340 00
of Lawrence, Mass., 6s, . .	1,000	1,150 00	1,260 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of North Easton, Mass., 4s, .	\$2,000	\$2,000 00	\$2,018 67
District of Columbia 5s, . . .	5,000	5,339 50	5,650 00
Town of Winchester, Mass., 4½, .	6,000	6,015 00	6,000 00
of Franklin, N. H., 4s, . . .	5,000	5,000 00	5,000 00
County of Merrimac, N. H., 4s, .	2,000	2,000 00	2,000 00
	\$67,000	\$68,882 00	\$72,451 67

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Faneuil Hall N'l B'k, Boston, .	\$2,500	\$3,600 00	\$3,285 00
11	State National Bank, Boston, .	1,100	1,397 00	1,361 25
5	N'l B'k of No. America, Boston,	500	600 00	570 00
4	Hamilton Nat'l Bank, Boston,	400	480 00	496 00
50	Metropolitan N'l B'k, Boston,	5,000	4,600 00	5,100 00
30	Eliot National Bank, Boston, .	3,000	3,900 00	3,240 00
22	Atlas National Bank, Boston, .	2,200	2,684 00	2,583 00
17	N'l B'k of Commerce, Boston,	1,700	2,193 00	2,076 25
13	Eagle National Bank, Boston,	1,300	1,378 00	1,472 25
30	Globe National Bank, Boston,	3,000	3,000 00	3,330 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,420 00	1,501 25
20	Union National Bank, Boston,	2,000	2,840 00	2,876 25
10	N'l B'k of Redemption, Boston,	1,000	1,270 00	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,650 00	1,290 00
5	Howard Nat'l Bank, Boston, .	500	555 00	618 75
15	Nat'l Exchange Bank, Boston,	1,500	2,070 00	1,923 75
20	First National Bank, Woburn,	2,000	2,600 00	3,000 00
		\$29,700	\$36,237 00	\$36,006 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R R 6s and 7s, . . .	\$8,000	\$8,720 00	\$9,280 00
Fitchburg R.R. 4s and 5s, . . .	10,000	10,272 50	10,632 50
Boston & Albany R.R. 6s, . . .	2,000	2,210 00	2,162 50
Boston & Lowell R.R. 4s, . . .	16,000	16,000 00	16,118 75
	\$36,000	\$37,202 50	\$38,193 75

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,688 99	2½ per cent.	\$59,000 00	5½ per cent.	\$6,000 00	6½ per cent.
157,800 00	5 “	58,850 00	6 “	3,225 00	7 “

Amount invested in real estate for banking purposes,	\$4,500 00
Estimated value of the same,	4,500 00
Assessed value of the same,	4,100 00
Net income received from same during year ending Oct. 31, 1891, . .	187 26
Number of loans which are of an amount not exceeding \$3,000 each, 77	
Aggregate amount of the same,	117,175 00
Total number of loans upon real estate,	88
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	21,709 11
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	8,792 57
year ending Oct. 31, 1891, } 2½ per cent., {	8,835 80
Number of accounts opened during the year ending Oct. 31, 1891, .	236
Number of accounts closed during the year ending Oct. 31, 1891, .	177
Total number of open accounts Oct. 31, 1891,	1,527
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	1,166 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	111,498 81
Number of same,	2,022
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	110,433 56
Number of same,	1,234
Date of examination by commissioner: March 18.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 7, 1891.

Personally appeared David N. Skillings, Treasurer of the Winchester Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE S. LITTLEFIELD, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 9, 1891.

Personally appeared Thomas P. Ayer, President, and J. F. Dwinell, Geo. P. Brown, Henry A. Emerson, F. H. Nourse and S. B. White, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE S. LITTLEFIELD, *Justice of the Peace.*

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

Incorporated April 11, 1854. Present number of corporators, 24.

JOHN CUMMINGS, *President.*

EDWARD E. THOMPSON, *Treasurer.*

EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CUMMINGS,

GAWIN R. GAGE,

PARKER L. CONVERSE,

JOHN W. JOHNSON,

BENJAMIN HINCKLEY,

CHARLIE A. JONES,

JOHN WINN,

JACOB BROWNE,

JOHN R. CARTER.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; also Saturday,
6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$47,800 00	Deposits,	\$1,208,914 85
Bank stock as per schedule, .	217,720 00	Guaranty fund, . .	22,785 30
Loan on bank stock,	600 00	Profit and loss account,	27,474 59
Railroad bonds as per schedule, .	52,900 00		
Real estate (for banking purposes),	55,000 00		
Real estate by foreclosure, . .	700 00		
Loans on real estate,	621,676 00		
Loans on personal security, . .	232,475 00		
Loans to counties, cities or towns (notes),	14,025 00		
Loans on depositors' books, . .	1,080 00		
Deposits in banks, on interest, .	9,420 93		
Safe, furniture and fixtures, . .	4,500 00		
Cash on hand,	1,277 81		
	<hr/>		<hr/>
	\$1,259,174 74		\$1,259,174 74

Cash on Deposit in Banks, amount in each:—

Shawmut National Bank, Boston,	\$449 44
First National Bank, Woburn,	8,971 49

Loan on Bank Stock:—

On 6 shares First National Bank, Woburn,	\$600 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich , 5s, .	\$10,000	\$10,700 00	\$10,500 00
Town of Pawtucket, R. I., 6s, .	14,000	14,630 00	14,000 00
City of Woburn, Mass , 6s, .	8,000	8,000 00	8,000 00
Town of Burlington, Mass , 5s, .	5,300	5,300 00	5,300 00
City of Woburn, Mass., 4s, .	10,000	10,000 00	10,000 00
	\$47,300	\$48,630 00	\$47,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston, .	\$13,000	\$15,795 00	\$14,830 00
25	Atlantic Nat'l Bank, Boston, .	2,500	3,525 00	3,215 00
112	Blackstone N'l Bank, Boston, .	11,200	11,200 00	11,200 00
20	Boston Nat'l Bank, Boston, .	2,000	2,250 00	2,200 00
77	N'l B'k of Commerce, Boston,	7,700	9,856 00	9,240 00
67	Continental N'l Bank, Boston,	6,700	8,643 00	7,200 00
45	El'ot National Bank, Boston, .	4,500	5,490 00	5,265 00
55	Faneuil Hall N'l B'k, Boston,	5,500	7,810 00	7,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
135	N'l Hide & Leather B'k, Boston,	13,500	16,740 00	15,525 00
35	Howard Nat'l Bank, Boston, .	3,500	3,867 50	3,500 00
115	New England N'l B'k, Boston,	11,500	18,860 00	16,215 00
10	Old Boston N'l Bank, Boston, .	1,000	1,180 00	1,000 00
145	National Revere Bank, Boston,	14,500	15,370 00	17,400 00
46	N'l B'k of the Republic, Boston,	4,600	7,360 00	5,980 00
165	Shawmut Nat'l Bank, Boston,	16,500	20,790 00	18,975 00
170	Shoe & Leather N'l B'k, Boston,	17,000	15,810 00	17,000 00
20	Second National Bank, Boston,	2,000	3,700 00	3,000 00
39	Suffolk National Bank, Boston,	3,900	4,134 00	3,900 00
30	State National Bank, Boston, .	3,000	3,682 50	3,000 00
105	Tremont Nat'l Bank, Boston, .	10,500	10,710 00	11,150 00
60	Third National Bank, Boston,	6,000	6,420 00	6,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
201	First National Bank, Woburn,	20,100	24,723 00	23,125 00
		\$190,700	\$227,916 00	\$217,720 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R R 7s,	\$3,000	\$3,150 00	\$3,000 00
Old Colony R R. 4½s,	1,000	1,035 00	1,000 00
Old Colony R R. 6s,	1,000	1,070 00	1,000 00
Fitchburg R R. 5s,	10,000	10,500 00	10,000 00
Maine Central R.R. 7s,	10,000	11,150 00	12,000 00
Conn. & Passumpsic Rivers R R. 7s,	12,000	12,240 00	12,400 00
Boston & Lowell R R. 7s,	10,000	10,750 00	11,500 00
Boston & Lowell R.R. 6s,	1,000	1,060 00	1,000 00
Boston & Lowell R.R. 5s,	1,000	1,045 00	1,000 00
	\$49,000	\$52,000 00	\$52,900 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,971 49	2 per cent.	\$530,625 00	5 per cent	\$126,156 00	6 per cent.
449 44	2½ "	40,000 00	5½ "	500 00	7 "
7,000 00	4 "	113,850 00	5½ "	700 00	8 "
51,025 00	4½ "				

Amount invested in real estate for banking purposes,	\$55,000 00
Estimated value of the same,	55,000 00
Assessed value of the same,	55,000 00
Net income received from same during year ending Oct. 31, 1891,	425 87
Value, by books, of other real estate held or owned by foreclosure or otherwise,	700 00
Assessed value of the same,	1,000 00
Net income received from same during year ending Oct. 31, 1891,	20 00
Number of loans which are of an amount not exceeding \$3,000 each, 289	
Aggregate amount of the same,	300,206 00
Total number of loans upon real estate,	328
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	60,142 95
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	21,463 69
year ending Oct. 31, 1891, } 2 per cent., {	22,401 23
Number of accounts opened during the year ending Oct. 31, 1891,	831
Number of accounts closed during the year ending Oct. 31, 1891,	698
Total number of open accounts Oct. 31, 1891,	4,861
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	4,203 67

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	\$341,957 75
Number of same,	6,216
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	319,910 79
Number of same,	4,502
Date of examination by commissioner: February 13.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 17, 1891.

Personally appeared Edward E. Thompson, Treasurer of the Woburn Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLIE A. JONES, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 16, 1891.

Personally appeared John Cummings, President, and Jacob Brown, John W. Johnson, Parker L. Converse, John Winn, John R. Carter and Benjamin Hinckley, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLIE A. JONES, *Justice of the Peace.*

WORCESTER COUNTY INSTITUTION FOR SAVINGS— WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 139.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

STEPHEN SALISBURY,

GEORGE E. FRANCIS,

A. GEORGE BULLOCK,

WALDO LINCOLN,

EDWARD D. THAYER, Jr.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,955,000 00	Deposits, . . .	\$11,742,432 95
Loan on public funds, . . .	5,000 00	Guaranty fund, . . .	527,000 00
Bank stock as per schedule, .	807,600 00	Interest account, . . .	226,609 21
Loan on bank stock, . . .	900 00	Reserved profits, . . .	36,000 00
Railroad bonds as per schedule, .	2,431,000 00	Suspense account, . . .	30 18
Railroad notes,	10,000 00		
Real estate by foreclosure, . . .	2,000 00		
Loans on real estate,	4,179,259 78		
Loans on personal security, . . .	1,647,725 00		
Loans to counties, cities or towns (notes),	318,630 00		
Loans on depositors' books, . . .	1,000 00		
Deposits in bank, on interest, . .	166,921 85		
Expense account,	1,920 09		
Cash on hand,	5,115 62		
	<u>\$12,532,072 34</u>		<u>\$12,532,072 34</u>

Cash on Deposit in Banks, amount in each :—

Citizens' National Bank, Worcester,	\$9,000 00
City National Bank, Worcester,	30,000 00
First National Bank, Worcester,	22,000 00
Mechanics' National Bank, Worcester,	25,000 00
Quinsigamond National Bank, Worcester,	8,000 00
Worcester National Bank, Worcester,	30,921 85
National Bank of the Commonwealth, Boston,	2,000 00
Wachusett National Bank, Fitchburg,	20,000 00
Millbury National Bank, Millbury,	20,000 00

Loan on Public Funds : —

On \$5,000 United States 6s, \$5,000 00

Loan on Bank Stock : —

On 29 shares Spencer National Bank, Spencer, \$900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$300,000	\$351,000 00	\$300,000 00
District of Columbia 6s,	5,000	5,050 00	5,000 00
County of Rockingham, N. H., 4s,	50,000	50,500 00	50,000 00
of Strafford, N. H., 4s,	20,000	20,025 00	20,000 00
City of Boston, Mass., 3½s,	170,000	170,000 00	138,000 00
of Boston, Mass., 4s,	200,000	210,000 00	200,000 00
of Boston, Mass., 5s,	221,000	254,150 00	221,000 00
of Boston, Mass., 6s,	28,000	33,880 00	28,000 00
of Fitchburg, Mass., 6s,	15,000	15,300 00	15,000 00
of Holyoke, Mass., 4s,	30,000	30,100 00	30,000 00
of Lynn, Mass., 6s,	50,000	54,500 00	50,000 00
of Lynn, Mass., 4s,	175,000	180,250 00	175,000 00
of Newton, Mass., 6s,	40,000	50,000 00	40,000 00
of New Bedford, Mass., 6s,	5,000	5,850 00	5,000 00
of New Bedford, Mass., 4s,	25,000	25,500 00	25,000 00
of Northampton, Mass., 6s,	13,000	13,130 00	13,000 00
of Salem, Mass., 4s,	40,000	41,200 00	40,000 00
of Salem, Mass., 5s,	22,000	24,695 00	22,000 00
of Worcester, Mass., 6s,	28,000	28,280 00	28,000 00
of Worcester, Mass., 5s,	26,000	29,380 00	26,000 00
of Worcester, Mass., 4s,	865,000	899,600 00	865,000 00
of Concord, N. H., 6s,	500	525 00	500 00
of Dover, N. H., 6s,	2,000	2,040 00	2,000 00
of Manchester, N. H., 4s,	8,000	8,240 00	8,000 00
of Manchester, N. H., 6s,	37,500	38,100 00	37,500 00
of Nashua, N. H., 6s,	34,000	34,340 00	34,000 00
of Providence, R. I., 4½s,	52,000	54,600 00	52,000 00
of Providence, R. I., 5s,	105,000	120,750 00	105,000 00
of New London, Conn., 7s,	25,000	32,500 00	25,000 00
of Norwich, Conn., 5s,	14,000	16,100 00	14,000 00
of Cleveland, Ohio, 7s,	20,000	21,000 00	20,000 00
of Columbus, Ohio, 4s,	90,000	91,350 00	90,000 00*
of Indianapolis, Ind., 7 30s,	8,000	8,320 00	8,000 00
Town of Abington, Mass., 4s,	80,000	80,320 00	80,000 00
of Brookline, Mass., 7s,	20,000	23,000 00	20,000 00
of Beverly, Mass., 4s,	100,000	103,500 00	100,000 00
of Spencer, Mass., 4s,	40,000	41,000 00	40,000 00
of Westborough, Mass., 5s,	20,000	23,000 00	20,000 00
of Pawtucket, R. I., 5s,	3,000	3,180 00	3,000 00
	\$2,987,000	\$3,194,255 00	\$2,955,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlantic Nat'l Bank, Boston, .	\$5,400	\$7,671 00	\$5,400 00
375	Atlas Nat'l Bank, Boston, .	37,500	45,375 00	37,500 00
138	Blackstone Nat'l B'k, Boston,	13,800	13,830 00	13,800 00
14	Boylston Nat'l Bank, Boston,	1,400	1,806 00	1,400 00
54	Columbian N'l Bank, Boston, .	5,400	5,778 00	5,400 00
120	Continental N'l Bank, Boston,	12,000	15,480 00	12,000 00
110	Eliot National Bank, Boston, .	11,000	13,420 00	11,000 00
20	Faneuil Hall N'l B'k, Boston,	2,000	2,850 00	2,000 00
250	First National Bank, Boston,	25,000	60,000 00	25,000 00
172	Freeman's Nat'l Bank, Boston,	17,200	17,248 00	17,200 00
31	Globe National Bank, Boston,	3,100	3,100 00	3,100 00
180	Hamilton Nat'l Bank, Boston,	18,000	21,600 00	18,000 00
150	Howard Nat'l Bank, Boston, .	15,000	16,500 00	15,000 00
74	Market Nat'l Bank, Boston, .	7,400	7,400 00	7,400 00
110	Massachusetts N'l B'k, Boston,	11,000	11,880 00	11,000 00
125	Merchants' N'l Bank, Boston,	12,500	18,750 00	12,500 00
217	N'l B'k of Commerce, Boston,	21,700	27,775 00	21,700 00
78	N'l B'k of No. America, Boston,	7,800	9,734 00	7,800 00
93	N'l B'k of Redemption, Boston,	9,300	11,811 00	9,300 00
210	N'l B'k of the Republic, Boston,	21,000	33,600 00	21,000 00
208	National City Bank, Boston, .	20,800	20,124 00	20,800 00
110	National Eagle Bank, Boston,	11,000	11,330 00	11,000 00
49	Nat'l Exchange Bank, Boston,	4,900	6,451 00	4,900 00
308	N'l Hide & Leather B'k, Boston,	30,800	38,192 00	30,800 00
375	National Revere Bank, Boston,	37,500	39,750 00	37,500 00
71	National Union Bank, Boston,	7,100	9,940 00	7,100 00
300	Nat'l Webster Bank, Boston, .	30,000	30,000 00	30,000 00
199	New England N'l B'k, Boston,	19,900	32,636 00	19,900 00
52	North National Bank, Boston,	5,200	7,228 00	5,200 00
42	Old Boston Nat'l Bank, Boston,	4,200	4,956 00	4,200 00
352	Second National Bank, Boston,	35,200	65,120 00	35,200 00
173	Shawmut Nat'l Bank, Boston,	17,300	21,798 00	17,300 00
134	Shoe & Leather N'l Bk, Boston,	13,400	12,462 00	13,400 00
113	State National Bank, Boston, .	11,300	13,673 00	11,300 00
34	Suffolk Nat'l Bank, Boston, .	3,400	3,604 00	3,400 00
100	Third National Bank, Boston,	10,000	10,700 00	10,000 00
156	Tremont Nat'l Bank, Boston, .	15,600	15,912 00	15,600 00
190	Washington N'l Bank, Boston,	19,000	22,610 00	19,000 00
10	Blackstone N'l B'k, Uxbridge,	1,000	1,200 00	1,000 00
51	Fitchburg N'l B'k, Fitchburg,	5,100	7,395 00	5,100 00
27	Leicester N'l B'k, Leicester,	2,700	3,510 00	2,700 00
108	Millbury N'l Bank, Millbury,	10,800	11,880 00	10,800 00
48	Oxford Nat'l Bank, Oxford, .	4,800	5,280 00	4,800 00
30	Southbridge National Bank, Southbridge,	3,000	3,750 00	3,000 00
200	Third Nat'l Bank, Springfield,	20,000	40,000 00	20,000 00
8	Ware National Bank, Ware, .	800	800 00	800 00
60	Franklin County Nat'l Bank, Greenfield,	6,000	6,000 00	6,000 00
300	Central N'l Bank, Worcester,	30,000	44,400 00	30,000 00
248	Citizens' N'l Bank, Worcester,	24,800	31,596 00	24,800 00
300	City Nat'l Bank, Worcester, .	30,000	43,500 00	30,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
206	Quinsigamond National Bank, Worcester,	\$20,600	\$26,162 00	\$20,600 00
800	Worcester N'l B'k, Worcester,	80,000	118,400 00	80,000 00
139	Mechanics' N'l B'k, Worcester,	13,900	14,595 00	13,900 00
		<u>\$807,600</u>	<u>\$1,070,562 00</u>	<u>\$807,600 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$18,000	\$18,135 00	\$18,000 00
Boston & Albany R.R. 6s,	323,000	343,980 00	323,000 00
Boston & Albany R.R. 5s,	200,000	218,000 00	200,000 00
Boston, Barre & Gardner R.R. 5s,	25,000	25,250 00	25,000 00
Boston & Lowell R.R. 7s,	61,000	61,915 00	61,000 00
Boston & Lowell R.R. 6s,	4,000	4,280 00	4,000 00
Boston & Lowell R.R. 5s,	24,000	25,000 00	24,000 00
Boston & Lowell R.R. 4½s,	30,000	31,350 00	30,000 00
Boston & Lowell R.R. 4s,	150,000	153,000 00	150,000 00
Boston & Maine R.R. 7s,	53,000	56,047 00	53,000 00
Boston & Maine R.R. 4s,	189,000	193,170 00	189,000 00
Fitchburg R.R. 7s,	30,000	31,800 00	30,000 00
Fitchburg R.R. 6s,	18,000	19,260 00	18,000 00
Fitchburg R.R. 5s,	152,000	164,160 00	152,000 00
Fitchburg R.R. 4s,	97,000	94,330 00	97,000 00
Leeds & Farmington R.R. 6s,	30,000	32,400 00	30,000 00
Lowell & Lawrence R.R. 6s,	3,000	3,300 00	3,000 00
Maine Central R.R. 6s,	50,000	57,000 00	50,000 00
Old Colony R.R. 7s,	191,000	200,550 00	191,000 00
Old Colony R.R. 6s,	74,000	81,400 00	74,000 00
Old Colony R.R. 4s,	150,000	151,500 00	150,000 00
Portland & Kennebec R.R. 6s,	21,000	22,260 00	21,000 00
Providence & Worcester R.R. 6s,	183,000	203,130 00	183,000 00
Salem & Lowell R.R. 6s,	25,000	28,000 00	25,000 00
Worcester & Nashua R.R. 5s,	230,000	236,900 00	230,000 00
Vermont & Massachusetts R.R. 5s,	100,000	109,000 00	100,000 00
	<u>\$2,431,000</u>	<u>\$2,565,117 00</u>	<u>\$2,431,000 00</u>

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	2½ per cent.	\$49,000 00	4½ per cent.	\$273,125 00	5½ per cent.
47,921 85	3 “	143,400 00	4¾ “	25,000 00	5¾ “
97,000 00	3½ “	4,656,434 78	5 “	265,455 00	6 “
271,600 00	4 “	423,000 00	5½ “	25,000 00	6½ “
50,500 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,000 00
Assessed value of the same, '	2,900 00
Net income received from same during year ending Oct. 31, 1891,	180 05
Number of loans which are of an amount not exceeding \$3,000 each, 1,143	
Aggregate amount of the same,	1,543,259 78
Total number of loans upon real estate,	1,392
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	588,181 50
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	217,047 58
year ending Oct 31, 1891, } 2 per cent., {	221,866 70
Number of accounts opened during the year ending Oct. 31, 1891,	3,632
Number of accounts closed during the year ending Oct. 31, 1891,	2,879
Total number of open accounts Oct. 31, 1891,	25,396
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	17,445 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	1,657,121 44
Number of same,	21,353
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	1,667,300 20
Number of same,	16,599
Date of examination by commissioner: May 26.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

WORCESTER, Nov. 11, 1891.

Personally appeared Charles A. Chase, Treasurer of the Worcester County Institution for Savings, and made affirmation that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LUTHER M. LOVELL, *Justice of the Peace.*

WORCESTER, SS.

WORCESTER, Nov. 11, 1891.

Personally appeared Stephen Salisbury, President, and A. G. Bullock, E. D. Thayer, Jr., Geo. E. Francis, S. C. Willis and Charles F. Aldrich, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LUTHER M. LOVELL, *Justice of the Peace.*

WORCESTER FIVE CENTS SAVINGS BANK— WORCESTER.

Incorporated April 11, 1854. Present number of corporators, 120.

ELIJAH B. STODDARD, *President.*

J. STEWART BROWN *Treasurer.*

J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELIJAH B. STODDARD,
STEPHEN SAWYER,

WILLIAM L. CLARK,
JOSEPH E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$179,000 00	Deposits,	\$4,293,053 04
Bank stock as per schedule, .	242,800 00	Guaranty fund, .	115,000 00
Loans on bank stock,	6,100 00	Interest account, .	120,085 24
Railroad bonds as per schedule,	385,900 00		
Loan on railroad bonds,	20,000 00		
Loans on railroad stock,	28,500 00		
Real estate (for banking purposes),	74,522 91		
Loans on real estate,	2,336,448 00		
Loans on personal security, . . .	1,148,500 00		
Loans to counties, cities or towns (notes),	500 00		
Deposits in banks, on interest, .	98,738 35		
Expense account,	4,249 62		
Cash on hand,	2,879 40		
	<u>\$4,528,138 28</u>		<u>\$4,528,138 28</u>

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	\$33,098 74
Mechanics' National Bank, Worcester,	20,250 00
Quinsigamond National Bank, Worcester,	45,389 61

Loans on Bank Stock, amount on each:—

On 10 shares Millbury National Bank, Millbury,	} \$1,500 00
On 5 shares Quinsigamond National Bank, Worcester,	
On 5 shares Worcester National Bank, Worcester,	} 1,200 00
On 8 shares Central National Bank, Worcester,	
On 10 shares Mechanics' National Bank, Worcester,	} 1,200 00
On 10 shares Worcester Safe Deposit and Trust Company, Worcester,	
On 12 shares Shelburne Falls National Bank, Shelburne Falls,	1,000 00
On 14 shares Quinsigamond National Bank, Worcester,	1,200 00

Loan on Railroad Bonds:—

On \$20,000 Worcester, Nashua & Rochester R.R. 4s, \$20,000 00

Loans on Railroad Stock, amount on each:—

On 20 shares Boston & Albany R.R., \$2,700 00

On 5 shares Boston & Albany R.R., 800 00

On 250 shares Boston & Maine R.R., 25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,000	\$58,000 00	\$50,000 00
Town of Beverly, Mass., 4s, . .	7,000	7,210 00	7,000 00
of Brookline, Mass, 7s, . .	5,000	5,850 00	5,000 00
City of Boston, Mass, 4s, . .	5,000	5,000 00	5,000 00
of Cleveland, Ohio, 7s, . .	20,000	21,200 00	20,000 00
of Lowell, Mass., 4s, . .	10,000	10,000 00	10,000 00
of New London, Conn, 7s, . .	14,000	16,940 00	14,000 00
of Newton, Mass., 6s, . .	25,000	30,750 00	25,000 00
of Scranton, Pa., 6s, . .	6,000	7,140 00	6,000 00
of Springfield, Mass, 7s, . .	12,000	12,480 00	12,000 00
of Worcester, Mass., 6s, . .	25,000	25,250 00	25,000 00
	\$179,000	\$199,820 00	\$179,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$6,050 00	\$5,000 00
88	Blackstone N'l Bk, Boston, . .	8,800	8,800 00	8,800 00
25	National City Bank, Boston, .	2,500	2,400 00	2,500 00
44	N'l B'k of Commerce, Boston, .	4,400	5,588 00	4,400 00
80	N'l B'k of the Commonwealth, Boston,	8,000	14,640 00	8,000 00
100	National Eagle Bank, Boston, .	10,000	10,300 00	10,000 00
122	Eliot National Bank, Boston, .	12,200	14,884 00	12,200 00
67	First National Bank, Boston, .	6,700	16,080 00	6,700 00
41	Fourth National Bank, Boston, .	4,100	5,084 00	4,100 00
100	Globe National Bank, Boston, .	10,000	10,000 00	10,000 00
50	Hamilton N'l Bank, Boston, . .	5,000	6,000 00	5,000 00
164	N'l Hide & Leather B'k, Boston, .	16,400	20,336 00	16,400 00
100	Howard Nat'l Bank, Boston, . .	10,000	11,000 00	10,000 00
12	Market Nat'l Bank, Boston, . .	1,200	1,200 00	1,200 00
50	Merchants' Nat'l Bank, Boston, .	5,000	7,450 00	5,000 00
8	North National Bank, Boston, .	800	1,112 00	800 00
185	N'l B'k of No America, Boston, .	18,500	22,940 00	18,500 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,300 00	5,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
63	Shoe & Leather N'l B'k, Boston,	\$6,300	\$5,985 00	\$6,300 00
50	State National Bank, Boston, .	5,000	6,050 00	5,000 00
16	Third National Bank, Boston,	1,600	1,680 00	1,600 00
110	Nat'l Webster Bank, Boston, .	11,000	11,000 00	11,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
15	Leicester Nat'l B'k, Leicester,	1,500	2,250 00	1,500 00
25	Leominster N'l B'k, Leominster,	2,500	2,500 00	2,500 00
107	Millbury Nat'l Bank, Millbury,	10,700	11,128 00	10,700 00
55	Northborough National Bank, Northborough,	5,500	6,050 00	5,500 00
25	Oxford National B'k, Oxford,	2,500	3,000 00	2,500 00
50	Spencer Nat'l Bank, Spencer,	5,000	6,000 00	5,000 00
10	Westminster National Bank, Westminster,	1,000	1,000 00	1,000 00
70	Central N'l Bank, Worcester,	7,000	10,360 00	7,000 00
7	Citizens' N'l Bank, Worcester,	700	889 00	700 00
200	City Nat'l Bank, Worcester, .	20,000	29,000 00	20,000 00
64	Mechanics' N'l B'k, Worcester,	6,400	6,720 00	6,400 00
180	Quinsigamond National Bank, Worcester,	18,000	22,860 00	18,000 00
20	Worcester N'l B'k, Worcester,	2,000	2,960 00	2,000 00
		\$242,800	\$304,596 00	\$242,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$21,000	\$22,470 00	\$21,000 00
Boston & Lowell R.R. 4s, . . .	50,000	50,000 00	50,000 00
Boston & Providence R.R. 4s, . .	50,000	51,000 00	50,000 00
Boston & Maine R.R. 4s,	25,000	25,500 00	25,000 00
Boston, Barre & Gardner R.R. 5s, .	15,000	15,150 00	15,000 00
Boston, Barre & Gardner R.R. 7s, .	1,000	1,040 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	12,500	13,875 00	12,500 00
Lowell & Lawrence R.R. 6s, . . .	5,000	5,500 00	5,000 00
Portland & Kennebec R.R. 6s, . .	25,400	26,670 00	25,400 00
Portland & Ogdensburg R.R. 6s, .	6,000	6,690 00	6,000 00
Providence & Worcester R.R. 6s, .	36,000	39,600 00	36,000 00
Fitchburg R.R. 4s,	57,000	57,300 00	57,000 00
Nashua & Rochester R.R. 5s, . . .	24,000	24,480 00	24,000 00
Worcester & Nashua R.R. 5s, . . .	34,000	34,340 00	34,000 00
Fitchburg R.R. 5s,	18,000	18,900 00	18,000 00
Norwich & Worcester R.R. 6s, . .	6,000	6,540 00	6,000 00
	\$385,900	\$398,755 00	\$385,900 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$98,738 35	3 per cent.	\$2,747,698 00	5 per cent.	\$25,000 00	5½ per cent.
1,500 00	4½ " "	204,000 00	5¼ " "	129,850 00	6 " "
25,000 00	4¾ " "	407,000 00	5½ " "		

Amount invested in real estate for banking purposes,	\$74,522 91
Estimated value of the same,	74,522 91
Assessed value of the same,	42,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 674	
Aggregate amount of the same,	1,024,785 00
Total number of loans upon real estate,	832
Amount of investments from which no income is received,	74,522 91
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	213,003 64
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	76,976 23
year ending Oct. 31, 1891, } 2 per cent., {	78,858 09
Number of accounts opened during the year ending Oct. 31, 1891,	2,425
Number of accounts closed during the year ending Oct. 31, 1891,	1,691
Total number of open accounts Oct. 31, 1891,	16,248
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	10,447 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	728,812 69
Number of same,	15,001
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	620,128 53
Number of same,	8,380
Date of examination by commissioner: August 28.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 18, 1891.

Personally appeared J. Stewart Brown, Treasurer of the Worcester Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BURTON H. WRIGHT, *Justice of the Peace.*

WORCESTER, SS.

Nov. 18, 1891.

Personally appeared Elijah B. Stoddard, President, and Stephen Sawyer, Joseph E. Davis, William L. Clark, S. N. Story, Henry M. Witter and John L. Chamberlin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BURTON H. WRIGHT, *Justice of the Peace.*

WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated April 15, 1851. Present number of corporators, 111.

J. EDWIN SMITH, *President.*

HENRY WOODWARD, *Treasurer.*

FRANCIS H. DEWEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. EDWIN SMITH,

T. W. HAMMOND,

JOHN D. LOVELL,

THOMAS B. EATON,

JOHN H. COES.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$174,000 00	Deposits, . . .	\$4,735,787 94
Bank stock as per schedule, .	614,074 94	Guaranty fund, .	132,210 01
Loans on bank stock, . . .	9,620 00	Interest account, .	89,480 43
Railroad bonds as per schedule, .	201,000 00	Profit and loss ac-	
Loan on railroad bonds, . . .	50,000 00	count, . . .	42,143 74
Loan on railroad stock, . . .	2,500 00	Real estate loan ac-	
Real estate by foreclosure, .	3,300 00	count, . . .	12,937 25
Loans on real estate, . . .	2,732,747 65		
Loans on personal security, .	1,145,329 45		
Deposits in banks, on interest, .	73,701 84		
Expense account, . . .	4,248 22		
Cash on hand, . . .	2,037 27		
	<u>\$5,012,559 37</u>		<u>\$5,012,559 37</u>

Cash on Deposit in Banks, amount in each : —

Mechanics' National Bank, Worcester,	\$67,818 30
Quinsigamond National Bank, Worcester,	5,883 54

Loans on Bank Stock, amount on each : —

On 114 shares Grafton National Bank, Grafton,	\$9,120 00
On 10 shares Mechanics' National Bank, Worcester,	500 00

Loan on Railroad Bonds : —

On \$50,000 Worcester, Nashua & Rochester R.R. 4s,	\$50,000 00
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Loan on Railroad Stock : —

On 24 shares Boston & Maine R.R.,	\$2,500 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, . .	\$7,000	\$8,212 40	\$7,000 00
City of Cambridge, Mass., 6s, . .	15,000	16,386 00	15,000 00
of Fitchburg, Mass., 6s, . .	10,000	10,325 00	10,000 00
of New London, Conn., 7s, . .	20,000	26,522 00	20,000 00
of Norwich, Conn., 5s, . .	5,000	5,710 00	5,000 00
of Providence, R. I., 4½s, . .	50,000	52,430 00	50,000 00
Town of Spencer, Mass., 4s, . .	25,000	25,957 50	25,000 00
City of Springfield, Mass., 7s, . .	4,000	5,246 80	4,000 00
of Dayton, Ohio, 5s, . .	38,000	41,230 00	38,000 00
	\$174,000	\$192,019 70	\$174,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Atlantic Nat'l Bank, Boston, .	\$3,200	\$4,480 00	\$4,537 75
186	Atlas National Bank, Boston, .	18,600	22,599 00	22,937 00
128	Boston National Bank, Boston,	12,800	14,400 00	13,244 12
47	Blackstone Nat'l Bank, Boston,	4,700	4,711 75	5,272 00
150	Boylston Nat'l Bank, Boston, .	15,000	19,350 00	18,925 62
13	Central Nat'l Bank, Boston, .	1,300	1,846 00	1,758 25
118	National City Bank, Boston, .	11,800	11,239 00	12,626 00
76	Columbian Nat'l Bank, Boston,	7,600	8,056 00	9,572 50
5	Continental N'l Bank, Boston,	500	645 00	608 75
200	N'l B'k of Commerce, Boston,	20,000	25,600 00	23,700 00
210	Eliot National Bank, Boston, .	21,000	25,620 00	25,262 00
63	Faneuil Hall Nat'l B'k, Boston,	6,300	8,946 00	8,868 75
9	Globe National Bank, Boston,	900	1,125 00	848 25
123	Hamilton Nat'l Bank, Boston,	12,300	14,760 00	15,279 12
207	N'l Hide & Leather B'k, Boston,	20,700	25,668 00	23,379 87
118	Howard Nat'l Bank, Boston, .	11,800	13,570 00	13,348 00
100	Market Nat'l Bank, Boston, .	10,000	10,000 00	9,300 00
42	Massachusetts N'l B'k, Boston,	4,200	4,646 00	4,455 27
146	Merchants' Nat'l Bank, Boston,	14,600	18,980 00	20,289 75
7	Mt Vernon N'l Bank, Boston,	700	966 00	966 75
62	New England N'l B'k, Boston,	6,200	10,168 00	8,260 25
255	North National Bank, Boston,	25,500	35,506 00	31,250 75
106	Old Boston N'l Bank, Boston,	10,600	12,534 00	12,713 75
197	N'l B'k of Redemption, Boston,	19,700	25,019 00	25,270 50
109	N'l B'k of the Republic, Boston,	10,900	17,549 00	14,277 25
200	Nat'l Revere Bank, Boston, .	20,000	21,250 00	20,965 00
50	Second Nat'l Bank, Boston, .	5,000	9,262 50	7,700 00
174	Shawmut Nat'l Bank, Boston,	17,400	21,924 00	20,794 25
122	State National Bank, Boston, .	12,200	14,869 00	15,088 75
238	Suffolk National Bank, Boston,	23,800	25,287 00	28,012 50
139	Tremont Nat'l Bank, Boston, .	13,900	14,313 00	15,454 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
94	National Union Bank, Boston,	\$9,400	\$13,183 00	\$13,305 00
68	Washington N'l Bank, Boston,	6,800	7,992 00	8,414 00
84	Central N'l Bank, Worcester, .	8,400	12,432 00	9,167 50
180	City Nat'l Bank, Worcester, .	18,000	26,100 00	18,000 00
142	Citizens' N'l Bank, Worcester,	14,200	18,034 00	18,375 00
12	First Nat'l Bank, Worcester, .	1,200	2,160 00	1,656 00
434	Mechanics' N'l B'k, Worcester,	43,400	45,570 00	50,787 69
123	Quinsigamond National Bank, Worcester,	12,300	15,621 00	14,570 00
95	Worcester N'l B'k, Worcester,	9,500	14,060 00	10,222 00
10	First N'l B'k of Clinton, Clinton,	1,000	1,250 00	1,120 00
51	Franklin N'l Bank, Franklin, .	5,100	5,610 00	5,715 00
75	Oxford Nat'l Bank, Oxford, .	7,500	7,500 00	9,625 00
74	Millbury N'l Bank, Millbury,	7,400	7,400 00	9,095 00
35	Southbridge National Bank, Southbridge,	3,500	4,025 00	3,780 00
20	Westminster National Bank, Westminster,	2,000	2,100 00	2,000 00
4	Leicester N'l Bank, Leicester,	400	668 00	476 00
20	City Nat'l Bank, Springfield,	2,000	2,960 00	2,800 00
		\$515,300	\$631,554 25	\$614,074 94

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R 4s,	\$66,000	\$64,099 20	\$66,000 00
Old Colony R.R. 4s,	50,000	51,500 00	50,000 00
Worcester & Nashua R.R. 5s,	50,000	51,400 00	50,000 00
Boston, Barre & Gardner R R., 6s,	15,000	15,970 50	15,000 00
Boston & Maine R R 4s,	20,000	20,300 00	20,000 00
	\$201,000	\$203,269 70	\$201,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$73,701 84	3 per cent.	\$2,857,906 61	5 per cent.	\$90,000 00	5½ per cent.
850 97	4 "	77,000 00	5½ "	214,770 00	6 "
110,000 00	4½ "	589,669 52	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,300 00
Assessed value of the same,	3,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	880
Aggregate amount of the same,	1,293,726 37
Total number of loans upon real estate,	1,076
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	241,335 58
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	88,572 04
year ending Oct. 31, 1891, } 2 per cent., {	90,414 48
Number of accounts opened during the year ending Oct. 31, 1891,	969
Number of accounts closed during the year ending Oct. 31, 1891,	812
Total number of open accounts Oct. 31, 1891,	8,085
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	10,783 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	553,630 85
Number of same,	4,713
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	594,810 39
Number of same,	5,163
Date of examination by commissioner: March 13.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 17, 1891.

Personally appeared Henry Woodward, Treasurer of the Worcester Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN C. DEWEY, *Justice of the Peace.*

WORCESTER, ss.

Nov. 17, 1891.

Personally appeared J. E. Smith, President, and T. W. Hammond, John H. Coes, John D. Lovell, Thomas B. Eaton and Francis H. Dewey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN C. DEWEY, *Justice of the Peace.*

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 91.

AMASA NORCROSS, *President.*

HENRY A. WILLIS, *Treasurer.*

BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AMASA NORCROSS,

WILLIAM BAKER,

JAMES F. D. GARFIELD,

ELLIOT N. CHOATE,

LOUIS D. BARTLETT.

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M.; Saturday, close at 2 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$536,843 00	Deposits,	\$2,929,190 75
Bank stock as per schedule, .	108,410 87	Guaranty fund, . .	87,300 00
Loans on bank stock, . . .	37,100 00	Profit and loss account,	107,319 19
Railroad bonds as per schedule,	110,000 00		
Loan on railroad stock, . . .	1,000 00		
Real estate by foreclosure, . .	921 99		
Loans on real estate,	1,727,892 52		
Loans on personal security, . .	445,189 30		
Loans to counties, cities or towns (notes),	76,700 00		
Loans on depositors' books, . .	300 00		
Deposits in banks, on interest, .	77,430 38		
Insurance and taxes paid, . . .	607 29		
Cash on hand,	1,414 59		
	\$3,123,809 94		\$3,123,809 94

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$49,430 38
Rollstone National Bank, Fitchburg,	28,000 00

Loans on Bank Stock, amount on each :—

On 8 shares Agricultural National Bank, Pittsfield,	}	\$1,900 00
On 11 shares Pittsfield National Bank, Pittsfield,		
On 10 shares Rollstone National Bank, Fitchburg,		1,000 00
On 140 shares Wachusett National Bank, Fitchburg,		14,000 00
On 208 shares Safety Fund National Bank, Fitchburg,		20,000 00
On 3 shares Westminster National Bank, Westminster,		200 00

Loan on Railroad Stock :—

On 29 shares Boston & Albany R. R.,	\$1,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s,	\$9,000	\$9,000 00	\$9,000 00
of Attleborough, Mass., 4s,	24,000	24,120 00	24,000 00
City of Boston, Mass., 4s,	90,000	91,441 00	101,300 00
of Boston, Mass., 6s,	10,000	10,532 00	
of Cleveland, Ohio, 7s,	20,000	21,352 00	22,000 00
Town of Danvers, Mass., 5s,	10,000	11,388 00	10,000 00
City of Dayton, Ohio, 4s,	25,000	24,687 00	49,000 00
of Dayton, Ohio, 5s,	24,000	24,480 00	
District of Columbia 6s,	30,000	30,975 00	30,000 00
City of Fall River, Mass., 5s,	20,000	21,122 00	20,000 00
of Fitchburg, Mass., 4s,	50,000	51,035 00	50,000 00
Town of Greenfield, Mass., 4s,	25,000	25,150 00	25,000 00
City of Lewiston, Me., 5s,	10,000	11,812 00	10,000 00
of Lynn, Mass., 5s,	10,000	11,140 00	10,000 00
of Montpelier, Vt., 4½s,	50,000	53,265 00	50,000 00
Town of Needham, Mass., 4s,	18,500	18,910 00	18,500 00
City of New Bedford, Mass., 6s,	20,000	23,800 00	21,300 00
of Norwich, Conn., 7s,	20,000	26,336 00	22,200 00
of Portland, Me., 6s,	15,000	16,663 00	15,543 00*
Town of Rockland, Mass., 4s,	8,000	8,082 00	8,000 00
City of Springfield, Mass., 7s,	5,000	5,075 00	5,000 00
of Terre Haute, Ind., 4½s,	26,000	27,040 00	26,000 00
Town of Wayland, Mass., 5s,	10,000	10,684 00	10,000 00
	\$529,500	\$558,089 00	\$536,843 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston,	\$10,000	\$12,150 00	\$10,000 00
100	Boston National Bank, Boston,	10,000	11,250 00	10,000 00
50	Blackstone Nat'l B'k, Boston,	5,000	5,000 00	5,406 25
100	National City Bank, Boston,	10,000	9,700 00	10,689 00
100	N'l B'k of Commerce, Boston,	10,000	12,800 00	10,487 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Continental N'l Bank, Boston,	\$5,000	\$6,440 00	\$5,687 50
50	National Eagle Bank, Boston,	5,000	5,150 00	5,200 00
25	Fitchburg N'l B'k, Fitchburg,	2,500	3,750 00	3,950 00
50	Merchants' N'l Bank, Boston,	5,000	7,500 00	6,390 25
200	Rollstone N'l B'k, Fitchburg, .	20,000	30,000 00	29,811 50
50	Tremont Nat'l Bank, Boston, .	5,000	5,100 00	5,788 87
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
		\$92,500	\$113,840 00	\$108,410 87

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$10,000	\$10,075 00	\$10,000 00
Fitchburg R R 4s,	25,000	24,280 00	} 60,000 00
Fitchburg R R 5s,	35,000	37,657 00	
Vermont & Massachusetts R R 5s,	40,000	44,800 00	40,000 00
	\$110,000	\$116,812 00	\$110,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount	Rate.	Amount.	Rate.
\$77,430 38	2½ per cent.	\$958,320 93	5 per cent.	\$765,419 40	5½ per cent.
51,200 00	4 " "	50,000 00	5¼ " "	102,741 49	6 " "
360,500 00	4½ " "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$921 99
Assessed value of the same,	850 00
Net income received from same during year ending Oct. 31, 1891, . . .	2 50
Number of loans which are of an amount not exceeding \$3,000 each, 665	
Aggregate amount of the same,	790,623 39
Total number of loans upon real estate,	738
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1891,	153,069 62
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	54,752 46
year ending Oct. 31, 1891, } 2 per cent., {	55,980 37

Number of accounts opened during the year ending Oct. 31, 1891,	1,364
Number of accounts closed during the year ending Oct. 31, 1891,	1,169
Total number of open accounts Oct. 31, 1891,	7,738
Total expenses of the corporation for the year ending Oct. 31, 1891 (exclusive of taxes),	\$7,589
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1891,	546,320
Number of same,	6,580
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1891,	585,064
Number of same,	5,480
Date of examination by commissioner: August 10.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

FITCHBURG, Nov. 17, 1891.

Personally appeared Henry A. Willis, Treasurer of the Worcester North Savings Institution, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said Institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILBUR B. TENNEY, *Justice of the Peace.*

WORCESTER, SS.

FITCHBURG, Nov. 17, 1891.

Personally appeared Amasa Norcross, President, and William Baker, James F. D. Garfield, Elliot N. Choate, Louis D. Bartlett and George Robbins, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILBUR B. TENNEY, *Justice of the Peace.*

WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 34.

D. L. GILLETT, *President.*

CHARLES L. WELLER, *Treasurer.*

HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

D. L. GILLETT,

O. B. PARKS,

L. R. NORTON,

M. L. ROBINSON.

Open for business every business day, 9 A.M. to 3 P.M.; also on the tenth days of January, April, July and October, 7 to 8.30 P.M.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$111,000 00	Deposits,	\$1,023,819 19
Bank stock as per schedule, . . .	30,201 00	Guaranty fund, . . .	26,892 42
Loans on bank stock,	5,350 00	Interest account, . .	6,055 38
Railroad bonds as per schedule, . .	90,000 00	Profit and loss account,	3,706 81
Loans on railroad stocks,	1,200 00	Due on foreclosure account,	27 58
Railroad notes,	90,000 00		
Loans on real estate,	472,011 47		
Loans on personal security,	188,726 57		
Loans to counties, cities or towns (notes),	9,200 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest, . .	35,000 00		
Deposit in bank, not on interest, .	25,092 55		
Expense account,	356 73		
Cash on hand,	1,863 06		
	<hr/>		<hr/>
	\$1,060,501 38		\$1,060,501 38

Cash on Deposit in Banks, amount in each:—

Holyoke National Bank, Holyoke,	\$10,000 00
First National Bank, Easthampton,	15,000 00
City National Bank, Holyoke,	10,000 00
Hampden National Bank, Westfield,	25,092 55

Loans on Bank Stock, amount on each :—

On 30 shares Hampden National Bank, Westfield,	\$3,000 00
On 5 shares Hampden National Bank, Westfield,	500 00
On 3 shares Hampden National Bank, Westfield,	300 00
On 2 shares Hampden National Bank, Westfield,	50 00
On 3 shares Hampden National Bank, Westfield,	300 00
On 2 shares Hampden National Bank, Westfield,	200 00
On 1 share First National Bank, Westfield,	100 00
On 1 share First National Bank, Westfield,	100 00
On 15 shares First National Bank, Westfield,	600 00
On 2 shares Hampden National Bank, Westfield,	200 00

Loans on Railroad Stock, amount on each :—

On 1 share Boston & Albany R.R.,	\$125 00
On 2 shares Boston & Albany R.R.,	200 00
On 2 shares Boston & Albany R.R.,	175 00
On 7 shares Boston, Revere Beach & Lynn R.R.,	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich, 4s,	\$10,000	\$10,000 00	\$10,000 00
of Grand Rapids, Mich, 5s,	20,000	21,700 00	20,000 00
of Peoria, Ill, 4s,	10,000	10,117 00	10,000 00
of Saginaw, Mich., 5s,	10,000	10,155 70	10,000 00
United States 4s,	31,000	36,270 00	31,000 00
Town of Westfield, Mass., 4s,	30,000	30,300 00	30,000 00
	\$111,000	\$118,542 70	\$111,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
53	Hampden N'l Bank, Westfield,	\$5,300	\$7,950 00	\$7,975 00
76	First Nat'l Bank, Westfield, .	7,600	10,260 00	10,726 00
40	First N'l Bank, Springfield, .	4,000	5,000 00	4,000 00
12	Agawam N'l B'k, Springfield,	1,200	1,200 00	1,200 00
50	Hampshire County National Bank, Northampton,	5,000	6,250 00	6,000 00
13	Chicopee N'l B'k, Springfield,	1,300	2,184 00	1,300 00
		\$24,400	\$32,844 00	\$30,201 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 6s, . . .	\$4,000	\$4,280 00	\$4,000 00
Boston & Albany R R. 7s, . . .	39,000	39,292 50	39,000 00
Boston & Maine R R 7s, . . .	2,000	2,110 00	2,000 00
Boston, Winthrop & Shore R R. 5s,	14,000	15,360 80	14,000 00
Boston & Providence R R. 7s, . .	6,000	6,240 00	6,000 00
Old Colony R R 7s, . . .	5,000	5,318 40	5,000 00
Old Colony R.R. 6s, . . .	20,000	21,628 80	20,000 00
	\$90,000	\$94,230 50	\$90,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,000 00	4 per cent.	\$90,000 00	4 $\frac{3}{4}$ per cent.	\$10,000 00	5 $\frac{1}{2}$ per cent.
15,000 00	4 $\frac{1}{2}$ "	661,988 04	5 "		

Number of loans which are of an amount not exceeding \$3,000 each, 242
 Aggregate amount of the same, \$275,948 57
 Total number of loans upon real estate, 234
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1891, 49,852 72
 Times for the dividends fixed by the by-laws: January 10 and July 10.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 18,419 32
 year ending Oct. 31, 1891, } 2 per cent., { 18,808 69
 Number of accounts opened during the year ending Oct. 31, 1891, . 462
 Number of accounts closed during the year ending Oct. 31, 1891, . 311
 Total number of open accounts Oct. 31, 1891, 2,467
 Total expenses of the corporation for the year ending Oct. 31, 1891
 (exclusive of taxes), 1,219 75
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1891, 198,503 68
 Number of same, 2,049
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1891, 167,212 24
 Number of same, 1,594
 Date of examination by commissioner: March 20.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Dec. 1, 1891.

Personally appeared Charles L. Weller, Treasurer of the Woronoco Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

HAMPDEN, ss.

Dec. 2, 1891.

Personally appeared D. L. Gillett, President, and M. L. Robinson, S. B. Campbell, L. R. Norton, C. W. Skiff, O. A. Granger and F. S. Dewey, Jr., trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

CONSOLIDATED BALANCE SHEET,

OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Public funds,	\$46,610,318 22	Deposits,	\$369,526,385 54
Loans on public funds,	895,660 00	Guaranty fund,	13,273,682 99
Bank stock,	28,335,143 39	Profit and loss account,	3,943,979 29
Loans on bank stock,	2,092,668 36	Interest account,	3,312,449 20
Railroad bonds,	33,696,684 23	Surplus account,	190,168 35
Loans on railroad bonds,	1,164,850 00	Premium account,	120,249 60
Loans on railroad stock,	1,725,932 00	Rent account,	33,322 67
Railroad notes,	3,950,000 00	Due on incomplete mortgage loans,	39,756 19
Real estate (for banking purposes),	2,856,737 83	Sundry liabilities,	125,973 27
Real estate by foreclosure,	1,312,509 83		
Loans on real estate,	153,727,164 91		
Loans on personal security,	92,718,287 70		
Loans to counties, cities or towns (notes),	8,902,646 31		
Loans on depositors' books,	39,680 16		
Deposits in banks, on interest,	10,505,465 41		
Deposits in banks, not on interest,	644,456 01		
Sundry assets,*	567,780 07		
Cash on hand,	819,982 67		
	\$390,565,967 10		\$390,565,967 10

* This item consists of interest, premium and expense accounts, stocks taken to secure indebtedness, etc.

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1891,	\$18,815,334 61
Aggregate amount of ordinary dividends for the year ending Oct. 31, 1891,	13,956,944 57
Average rate of ordinary dividends for the year ending Oct. 31, 1891, 4.10 + per cent.	
Aggregate amount of extra dividends for the year ending Oct. 31, 1891,	25,753 78

Rate of Ordinary Dividends paid by One Hundred and Seventy-eight Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
146	4 per cent.	21	4½ per cent.	5	5 per cent.
4	4¼ "	2	4¾ "		

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$67,535 29	0 per cent.	\$3,500 00	3 9-10 per cent.	\$41,509,021 92	5½ per cent.
9,827 49	1½ "	21,767,031 73	4 "	25,000 00	5½ "
301,389 63	2 "	444,500 00	4½ "	1,622,506 00	5¾ "
9,238 88	2¼ "	15,000 00	4 3-16 "	25,000 00	5¾ "
5,018,680 20	2½ "	2,232,974 90	4¼ "	40,066,912 19	6 "
104,965 68	2¾ "	387,000 00	4¾ "	188,000 00	6¼ "
2,660,526 24	3 "	17,364,277 15	4½ "	1,347,365 17	6½ "
94,988 79	3¼ "	382,000 00	4¾ "	225,000 00	6 3-5 "
50,000 00	3½ "	5,787,611 07	4¾ "	1,065,562 84	7 "
605,396 17	3½ "	797,500 00	4¾ "	47,460 00	7 3-10 "
5,923 19	3 9-16 "	150,000 00	4 15-16 "	17,250 00	7½ "
10,000 00	3 6-10 "	116,749,959 96	5 "	38,224 44	8 "
44,000 00	3¾ "	443,200 00	5½ "	\$275,722,354 85	
248,407 10	3¾ "	13,025,188 82	5¼ "		
125,400 00	3¾ "	639,000 00	5¾ "		

Number of loans which are of an amount not exceeding

\$3,000 each, 52,695

Aggregate amount of the same, \$58,741,060 20

Total number of loans upon real estate, 58,581

Number of accounts opened during the year ending Oct. 31,

1891, 173,112

Number of accounts closed during the year ending Oct. 31,

1891, 124,490

Total number of open accounts Oct. 31, 1891, 1,131,203

Total amount of expenses for the year ending Oct. 31, 1891

(exclusive of taxes), 882,787 61

Number of deposits, not including dividends, received during

the year ending Oct. 31, 1891, 968,750

Aggregate amount of the same, 73,405,435 08

Number of withdrawals, including dividends, during the year

ending Oct. 31, 1891, 805,197

Aggregate amount of the same, 71,172,935 04

Reconciliation of Total Deposits with those of Oct. 31, 1890.

Total deposits Oct. 31, 1890,	\$353,592,937 24	
Deposits during the year,	73,405,435 08	
Ordinary dividends during the year,	13,956,944 57	
Extra dividends during the year,	25,753 78	
	<hr/>	\$440,981,070 67
Amount withdrawn during the year,	\$71,172,935 04	
Deposits Oct. 31, 1891, of Stockbridge Savings Bank, transferred to hands of receiver,	279,099 07	
Variations,*	2,651 02	
Total deposits Oct. 31, 1891,	369,526,385 54	
	<hr/>	\$440,981,070 67

* Arising from adjustment of dividends uncompleted at date of last report.

COMPARATIVE AGGREGATES.

	1890. One hundred and seventy-nine Banks.	1891. One hundred and eighty Banks.	Increase.	Decrease.
Number of open accounts,	1,083,817	1,131,203	47,386	-
Amount of deposits,	\$353,592,937 24	\$369,526,385 54	\$15,933,448 30	-
Number of deposits (not including dividends),	1,060,877	968,750	-	92,127
Amount of same,	\$72,023,703 64	\$73,405,435 08	\$1,381,731 44	-
Number of withdrawals (including dividends),	725,751	805,197	79,446	-
Amount of same,	\$65,065,778 43	\$71,172,935 04	\$6,107,156 61	-
Number of accounts opened,	173,091	173,112	21	-
Number of accounts closed,	119,178	124,490	5,312	-
Profit and loss account,		\$3,943,979 29		-
Interest account,		3,312,449 20		-
Surplus account,		190,168 35		-
Premium account,	\$6,818,526 32	120,249 60	\$947,372 25	-
Rent account,		33,322 67		-
Due on unfinished mortgage loans,		39,756 19		-
Sundry liabilities,		125,973 27		-
Amount of guaranty fund,	12,065,104 85	13,273,682 99	1,208,578 14	-
Public funds,	43,513,822 19	46,610,318 22	3,096,496 03	-
Loans on public funds,	788,315 00	895,660 00	107,345 00	-
Bank stock,	28,120,754 43	28,335,143 39	214,388 96	-
Loans on bank stock,	1,762,731 18	2,092,668 36	329,937 18	-
Railroad bonds,	31,004,233 26	33,696,684 23	2,692,450 97	-
Loans on railroad bonds,	947,200 00	1,164,850 00	217,650 00	-
Loans on railroad stock,	1,158,537 00	1,725,932 00	567,395 00	-
Railroad notes,	3,730,000 00	3,950,000 00	220,000 00	-
Real estate for banking purposes,	2,500,035 43	2,856,737 83	356,702 40	-
Real estate by foreclosure,	1,548,033 33	1,312,509 83	-	\$235,523 50
Assessed value of the same,	1,639,259 00	1,365,512 00	-	273,747 00
Loans on mortgage of real estate,	143,353,045 85	153,727,164 91	10,374,119 06	-

Loans on personal security,	93,862,179 24	92,718,287 70	1,143,891 54
Loans to counties, cities and towns,	8,870,920 48	8,902,646 31	-
Deposits in banks, on interests,	9,696,450 24	10,505,465 41	-
Deposits in banks, not on interest,	392,770 52	644,456 01	-
Cash on hand,	602,843 41	819,982 67	-
Aggregate amount of earnings,	17,628,701 55	18,815,334 61	-
Aggregate amount of ordinary dividends,	13,091,807 17	13,956,944 57	-
Average rate of ordinary dividends,	4.08 + per cent.	4.10 + per cent.	.02 + per cent.
Aggregate amount of extra dividends,	\$185,789 91	\$25,753 78	-
Number of loans not exceeding \$3,000 each,	51,060	52,695	1,635
Amount of same,	\$56,076,584 62	\$58,741,060 20	\$2,664,475 58
Total number of loans upon real estate,	55,945	58,581	2,636
Total expenses (exclusive of taxes),	\$850,978 56	\$882,787 61	\$31,809 05

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1891, inclusive.

[Returns first required by Acts 1834, Chapter 190.]

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Years.	Average to Each Account.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834,	22	24,256	2,976	\$3,407,773 00	\$513,597 00	\$140 09	614,408*	\$5 58	\$10,968 00	.0033
1835,	27	27,232	2,976	3,921,370 00	453,208 00	143 99	-	-	12,066 00	
1836,	28	29,786	2,554	4,374,578 00	400,848 00	146 19	-	-	14,413 00	
1837,	30	32,564	2,778	4,781,426 00	87,967 00	146 51	-	-	17,504 00	
1838,	30	33,063	499	4,869,393 00	738,766 00	147 27	-	-	18,329 00	
1839,	30	36,686	3,623	5,608,159 00	211,395 00	152 86	-	-	17,204 00	
1840,	31	37,470	784	5,819,534 00	894,628 00	157 98	737,609	7 48	17,952 00	
1841,	30	41,423	3,953	6,714,182 00	186,270 00	162 08	-	-	19,248 00	
1842,	31	42,587	1,164	6,900,451 00	35,095 00	162 03	-	-	-	
1843,	31	43,217	630	6,935,547 00	1,325,798 00	166 23	-	-	20,777 00	
1844,	31	49,699	6,482	8,261,345 00	1,551,943 00	168 66	-	-	22,688 00	.0029
1845,	33	58,178	8,479	9,813,288 00	867,645 00	169 82	-	-	27,017 00	
1846,	38	62,893	4,715	10,680,933 00	1,099,880 00	172 45	-	-	29,307 00	
1847,	39	68,312	5,419	11,780,813 00	1,896,635 00	171 26	-	-	34,490 00	
1848,	41	69,894	1,582	11,970,448 00	141,106 00	169 08	-	-	36,405 00	
1849,	43	71,629	1,735	12,111,554 00	1,548,471 00	174 57	994,514	13 73	37,361 00	
1850,	45	78,823	7,194	13,660,024 00	1,894,065 00	179 73	-	-	41,681 00	.0026
1851,	45	86,537	7,715	15,554,089 00	2,847,219 00	189 01	-	-	43,707 00	
1852,	53	97,353	10,816	18,401,308 00	4,968,794 00	199 05	-	-	49,380 00	
1853,	60	117,104	20,051	23,370,102 00	2,566,756 00	189 88	-	-	59,071 00	
1854,	73	136,654	19,250	25,936,858 00	1,257,359 00	184 10	1,132,369	24 12	63,471 00	.0028
1855,	80	148,263	11,609	27,296,217 00	3,077,231 00	184 15	-	-	77,557 00	
1856,	81	165,484	17,221	30,373,447 00	2,642,310 00	186 13	-	-	89,309 00	
1857,	86	177,375	11,891	33,015,757 00			-	-	102,027 00	

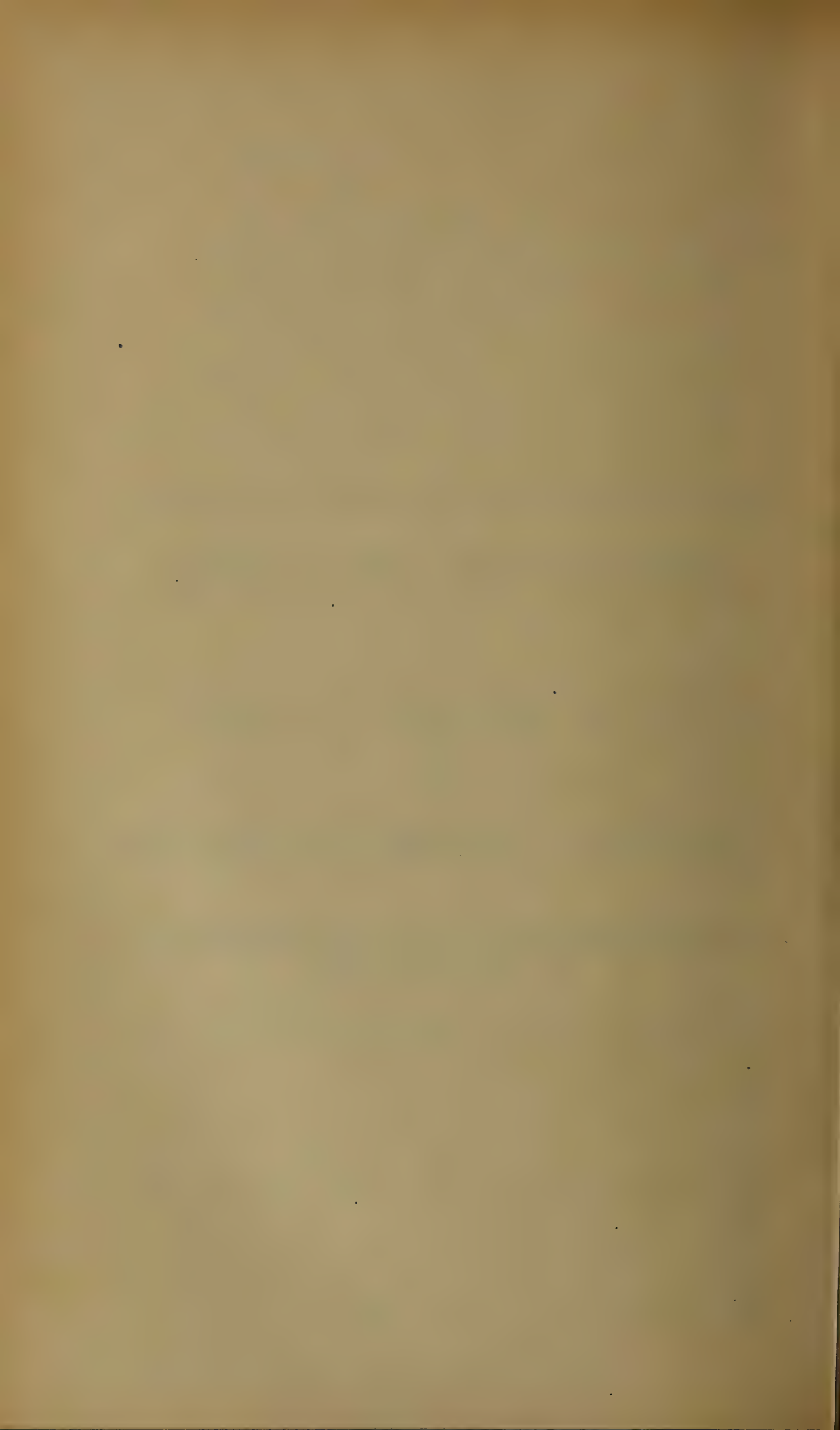
1858,	86	182,655	5,280	33,914,972 00	899,215 00	185 67	-	-	105,339 00	.0028
1859,	86	205,409	22,754	39,424,419 00	5,509,647 00	191 93	-	-	107,951 00	.0028
1860,	89	230,068	24,659	45,034,236 00	5,629,817 00	195 83	35 59	1,232,065	112,264 00	.0027
1861,	93	225,058	5,010†	41,783,439 01	268,797 00†	198 99	-	-	120,886 00	.0027
1862,	93	248,900	23,842	50,403,674 00	5,618,235 00	202 50	-	-	135,783 00	.0029
1863,	95	272,219	23,319	56,883,828 00	6,480,154 00	208 92	-	-	140,713 00	.0033
1864,	97	291,616	19,397	62,557,604 30	5,673,775 75	214 52	-	-	184,739 77	.0032
1865,	102	291,488	128†	59,936,482 52	2,621,121 78†	205 62	47 29	1,267,329	203,348 56	.0031
1866,	102	348,853	25,365	67,732,264 31	7,795,281 79	213 76	-	-	219,257 03	.0026
1867,	108	348,593	31,740	80,431,583 71	12,699,319 40	230 73	-	-	254,225 79	.0026
1868,	115	383,094	34,501	94,838,336 54	14,406,752 83	247 55	-	-	297,527 60	.0027
1869,	130	431,769	48,675	112,119,016 64	17,280,680 10	259 67	-	-	339,271 57	.0030
1870,	139	488,797	57,028	135,745,097 54	23,626,080 90	277 71	93 14	1,457,352	375,734 09	.0027
1871,	160	561,201	72,404	163,704,077 54	27,958,980 00	291 52	-	-	429,080 09	.0026
1872,	172	630,246	69,045	184,797,313 92	21,093,236 38	293 21	-	-	469,681 80	.0025
1873,	175	666,229	35,983	202,195,343 70	17,398,029 78	303 49	-	-	547,518 83	.0026
1874,	179	702,099	35,870	217,452,120 84	15,256,777 14	309 71	-	-	644,682 68	.0029
1875,	180	720,639	18,540	237,818,963 21	20,396,842 37	330 05	144 00	1,651,652	661,503 92	.00277
1876,	180	739,289	18,650	243,340,642 75	5,491,679 54	329 15	-	-	657,858 72	.0027
1877,	179	739,757	468	244,596,614 18	1,255,971 43	330 64	-	-	671,728 23	.00275
1878,	168	674,251	65,506†	209,860,631 18	34,735,983 00†	311 25	-	-	606,550 23	.00289
1879,	166	675,555	1,304	206,378,709 53	3,481,921 65†	305 50	-	-	590,820 18	.00286
1880,	164	706,395	30,840	218,047,922 37	11,669,212 84	308 68	122 29	1,783,086	581,274 35	.00271
1881,	165	738,951	32,556	230,444,479 10	12,396,556 73	311 85	-	-	617,672 51	.00268
1882,	166	772,518	33,567	241,311,362 49	10,866,883 39	312 37	-	-	619,829 24	.00257
1883,	168	806,010	33,492	252,607,593 02	11,296,240 53	313 40	-	-	650,247 92	.00257
1884,	168	826,008	19,998	262,720,146 97	10,112,553 95	318 06	-	-	638,690 60	.00257
1885,	171	848,787	22,779	274,998,412 93	12,278,265 96	323 99	141 64	1,941,465	674,561 84	.00245
1886,	172	906,039	57,252	291,197,900 96	16,199,488 03	321 40	-	-	698,087 72	.00239
1887,	173	944,778	38,739	302,948,624 08	11,750,723 12	320 66	-	-	747,295 32	.00247
1888,	176	983,202	38,424	315,185,070 57	12,236,446 49	320 57	-	-	783,158 82	.00248
1889,	177	1,029,694	46,494	332,723,688 59	17,538,618 02	323 13	-	-	827,619 26	.00241
1890,	179	1,083,817	54,123	353,592,937 24	20,869,248 65	326 24	157 92	2,238,943	850,978 56	.00239
1891,	180	1,131,203	47,386	369,526,385 54	15,933,448 30	326 67	-	-	882,787 61	.00239

* In 1830.

† Decrease.

ABSTRACT OF THE ANNUAL REPORTS
OF
SAFE DEPOSIT, LOAN
AND
TRUST COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.



AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

S. ENDICOTT PEABODY, *President.*

E. A. COFFIN, *Treasurer.*

N. W. JORDAN, *Actuary.*

BALANCE SHEET, OCTOBER 29, 1891.

ASSETS.		LIABILITIES.	
Bank stocks,	\$120,775 63	Capital stock, . . .	\$1,000,000 00
Railroad stocks, . . .	10,189 43	Surplus fund, . . .	350,000 00
Railroad bonds, . . .	626,457 73	Earnings undivided, .	70,696 64
Miscellaneous bonds, . .	80,595 00	Profit and loss, . .	40,000 00
Miscellaneous stocks, . .	9,797 50	Deposits:—	
Loans to corporations, . .	255,140 61	Subject to check, . .	2,949,174 62
Time loans with collaterals, .	855,111 56	For payment of coupons, etc., . . .	46,931 43
Demand loans with collaterals, .	2,176,978 14	Certificates of deposit, .	186,650 89
Notes of individuals or firms, .	27,332 52	Sinking funds, railroads,	106,932 81
Expense account,	14,752 03	Sinking funds, corporations, . . .	14,557 53
Cash:—		Dividends unpaid, . .	735 00
In office,	19,804 50		
In banks,	568,744 27		
	<hr/>		<hr/>
	\$4,765,678 92		\$4,765,678 92

Date of examination by commissioners: September 17.

SUFFOLK, SS.

Oct. 31, 1891.

Personally appeared N. W. Jordan, Actuary of the American Loan and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

CHAS. H. BOWEN, *Notary Public.*

We hereby certify that the foregoing statement has been verified by the undersigned, a majority of the board of directors of the American Loan and Trust Company.

OLIVER AMES.	F. GORDON DEXTER.
THOS. NICKERSON.	FRED'K L. AMES.
GEO. C. LORD.	ISAAC T. BURR.
ALBERT A. POPE.	DAVID P. KIMBALL.
ROYAL E. ROBBINS.	S. E. PEABODY.

BAY STATE TRUST COMPANY—BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President.*

ALFRED RODMAN, *Actuary and Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
State bonds,	\$10,245 76	Capital stock, . . .	\$200,000 00
Railroad bonds,	88,695 00	Earnings undivided, .	24,909 24
Loans to corporations, . . .	100,000 00	Profit and loss, . . .	27,051 75
Time loans with collaterals, .	506,875 00	Deposits:—	
Demand loans with collaterals, .	280,000 00	Subject to check, . .	1,209,209 76
Notes of individuals or firms, .	68,048 25	For payment of coupons, etc.,	4,532 50
Expense account,	6,169 77	Certificates of deposit, .	5,110 00
Taxes paid,	2,148 80	Rents, deposit vaults, .	3,216 75
Safe deposit vaults,	30,000 00		
Note, Town of Stoughton, Mass., .	5,000 00		
Miscellaneous bonds,	24,281 25		
Cash:—			
In office,	47,437 71		
In banks,	305,128 46		
	<u>\$1,474,030 00</u>		<u>\$1,474,030 00</u>

Date of examination by commissioner: May 7.

SUFFOLK, SS.

Nov. 5, 1891.

Personally appeared Alfred Rodman, Actuary of the Bay State Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

E. HAYWOOD FERRY, *Notary Public.*

SUFFOLK, SS.

Nov. 5, 1891.

Then personally appeared Francis W. Hunnewell, President, and T. Jefferson Coolidge, T. Jefferson Coolidge, Jr., Geo. P. Gardner, John F. Anderson, Abbott Lawrence, Stephen M. Weld, Lucius M. Sargent and Henry S. Hovey, a majority of the board of directors of the Bay State Trust Company, and made oath that the foregoing statement, by them subscribed, is true, to the best of their knowledge and belief.

Before me,

ALFRED RODMAN, *Justice of the Peace.*

B. M. C. DURFEE SAFE DEPOSIT AND TRUST COMPANY—FALL RIVER.

Incorporated March 16, 1887. Commenced business July 9, 1888.

JOHN S. BRAYTON, *President.*

ARTHUR W. ALLEN, *Treasurer.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$51,500 00	Capital stock, . . .	\$200,000 00
Railroad bonds, . . .	57,150 00	Earnings undivided, . . .	13,320 01
Loans on real estate, . . .	6,500 00	Profit and loss, . . .	21,648 28
Loans to corporations, . . .	754,631 22	Deposits:—	
Time loans with collaterals, . . .	21,678 87	Subject to check, . . .	908,767 70
Demand loans with collaterals, . . .	11,841 18		
Notes of individuals or firms, . . .	139,559 50		
Loans to cities and towns, . . .	3,500 00		
Cash:—			
In office,	13,375 22		
In banks,	84,000 00		
	<u>\$1,143,735 99</u>		<u>\$1,143,735 99</u>

Trust Department.

Notes of corporations, . . .	\$35,000 00	Trust accounts, . . .	\$35,000 00
	<u>\$35,000 00</u>		<u>\$35,000 00</u>

Date of examination by commissioner: May 21.

BRISTOL, ss.

FALL RIVER, Nov. 2, 1891.

Personally appeared Arthur W. Allen, Treasurer of the B. M. C. Durfee Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

GEO. A. BALLARD, *Justice of the Peace.*

BRISTOL, ss.

FALL RIVER, Nov. 2, 1891.

Then personally appeared John S. Brayton, President, and Phillip D. Borden, Andrew J. Borden, Byron W. Anthony, Andrew Borden, David A. Brayton, Jr., James M. Morton and Edward L. Anthony, a majority of the board of directors of the B. M. C. Durfee Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

GEO. A. BALLARD, *Justice of the Peace.*

BOSTON SAFE DEPOSIT AND TRUST COMPANY—BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President*.FRANK C. MILES, *Treasurer*.

BALANCE SHEET, NOVEMBER 9, 1891.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$100,000 00	Capital stock, . . .	\$1,000,000 00
City bonds,	547,500 00	Surplus fund, . . .	700,000 00
Railroad notes,	170,000 00	Profit and loss, . . .	22,308 39
Railroad bonds,	365,000 00	Income,	135,720 95
Loans on real estate,	445,650 00	Deposits:—	
Time loans with collaterals or		Subject to check, . . .	5,618,794 86
sureties,	3,334,448 89	For payment of coupons, etc, . . .	32,178 25
Demand loans with collaterals		Certificates of deposit, . . .	240,345 10
or sureties,	1,720,875 00	Certified checks, . . .	39,100 00
Expenses and taxes,	36,635 83	Trust funds,	38,989 35
Cash:—		Special trusts,	305,082 44
In office,	531,348 13		
In banks,	881,061 49		
	<u>\$8,132,519 34</u>		<u>\$8,132,519 34</u>

Trust Department.

United States bonds,	\$107,262 56	In trust under wills and agreements, . .	\$2,372,845 77
State bonds,	2,000 00	Income,	10,608 81
City, county and town bonds, .	51,505 62		
Bank stocks,	24,435 00		
Railroad bonds,	258,457 16		
Railroad stocks,	426,701 82		
Loans on real estate,	1,128,007 12		
Water works bonds,	7,000 00		
Manufacturing stocks,	144,226 00		
Notes, with collaterals or sureties,	31,514 32		
Steamship Company stock, . . .	5,350 00		
Boston Music Hall stock, . . .	200 00		
Massachusetts Hospital Life Insurance Company, in trust, . .	70,000 00		
Real estate, etc.,	62,650 00		
Gas Light Company stock, . . .	2,500 00		
Deposits in savings banks, . . .	22,625 63		
Cash principal,	28,380 54		
Cash income,	10,608 81		
	<u>\$2,383,454 58</u>		<u>\$2,383,454 58</u>

Date of examination by commissioners: December 10.

F. M. STONE.

HENRY S. SHAW.

JOHN FELT OSGOOD.

FREDERIC W. LINCOLN.

THOS. J. WHIDDEN.

JAMES LONGLEY.

BENJ. F. STEVENS.

NATHANIEL J. RUST.

SOLOMON LINCOLN.

SUFFOLK, SS.

Nov. 10, 1891.

Then personally appeared the above named, a majority of directors of the Boston Safe Deposit and Trust Company, and made oath to the truth of the statement by them subscribed, to the best of their knowledge and belief.

Before me,

FRANK C. MILES, *Justice of the Peace*.

HAVERHILL SAFE DEPOSIT AND TRUST COMPANY— HAVERHILL.

Incorporated March 17, 1891. Commenced business Oct. 12, 1891.

CHARLES E. WIGGIN, *President.*

WM. H. JOHNSON, *Treasurer.*

MELLEN A. PINGREE, *Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Real estate owned, . . .	\$10,158 75	Capital stock, . . .	\$200,000 00
Loans to corporations, . . .	38,359 91	Earnings undivided, . . .	2,818 59
Time loans with collaterals, . . .	50,000 00	Deposits, . . .	35,812 45
Notes of individuals or firms, . . .	73,423 40		
Expense account, . . .	209 07		
Interest account, . . .	16 17		
Miscellaneous bonds, . . .	20,000 00		
Cash :—			
In office, . . .	2,013 28		
In banks, . . .	44,450 46		
	\$238,631 04		\$238,631 04

Essex, ss.

Nov. 2, 1891.

Personally appeared Wm. H. Johnson, Treasurer of the Haverhill Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

GEO. W. NOYES, *Justice of the Peace.*

Essex, ss.

Nov. 2, 1891.

Then personally appeared Woodbury Noyes, Thos. S. Ruddock, John A. Gale, Chas. E. Wiggin, Oliver Taylor, J. H. Durgin, C. C. Griffin, W. Monroe Nichols, O. S. Currier, P. N. Wadleigh, D. T. Kennedy and John B. Nichols, a majority of the board of directors of the Haverhill Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

GEO. W. NOYES, *Justice of the Peace.*

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President.*HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
City, county and town bonds,	\$1,110 00	Capital stock,	\$500,000 00
Bank stocks,	8,600 00	Surplus fund,	700,000 00
Railroad stocks,	59,539 98	Earnings undivided,	118,765 53
Railroad bonds,	429,706 65	Profit and loss,	65,295 47
Loans on real estate,	73,350 00	Deposits:—	
Real estate owned,	216,326 53	Subject to check,	5,251,818 46
Loans to corporations,	1,355,803 11	For payment of coupons, etc.,	27,333 96
Time loans with collaterals,	1,446,883 77	Certificates of deposit,	148,890 48
Demand loans with collaterals,	1,128,731 21	Sinking funds, corporations,	116,253 18
Notes of individuals or firms,	1,126,815 69		
Expense account,	17,176 47		
Sinking fund bonds,	100,281 85		
Miscellaneous bonds and stocks,	84,405 00		
Cash:—			
In office,	246,348 71		
In banks,	633,278 11		
	<u>\$6,928,357 08</u>		<u>\$6,928,357 08</u>

Trust Department.

United States bonds,	\$4,000 00	Trust accounts,	\$737,908 02
City, county and town bonds,	137,200 00	Income,	4,616 26
Bank stocks,	21,782 13		
Railroad bonds,	149,062 00		
Railroad stocks,	46,909 90		
Loans on real estate,	13,600 00		
Notes of corporations,	200,000 00		
Notes with collaterals or sureties,	5 000 00		
Cash on hand,	87,470 25		
Manufacturing stock,	17,500 00		
Endowments (special trust),	60,000 00		
	<u>\$742,524 28</u>		<u>\$742,524 28</u>

Date of examination by commissioners: December 2.

SUFFOLK, SS.

Nov. 2, 1891.

Personally appeared Henry L. Jewett, Secretary of the International Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

LLOYD BRIGGS, *Notary Public.*

SUFFOLK, SS.

Nov. 2, 1891.

Then personally appeared John M. Graham, President, and William T. Parker, John C. Paige, Thomas F. Temple, William Claflin, Robert M. Morse, Lyman Nichols, Patrick A. Collins and William W. Crapo, a majority of the board of directors of the International Trust Company, and made oath to the truth of the above statement, by them subscribed, to the best of their knowledge and belief.

Before me,

HENRY L. JEWETT, *Notary Public.*

LOWELL TRUST COMPANY—LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

JOHN J. DONOVAN, *President.*

G. T. SHELDON, *Treasurer.*

GEO. M. HARRIGAN, *Actuary.*

JOHN W. CQRORAN, *Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$30,950 00	Capital stock, . . .	\$125,000 00
Loans to corporations, . . .	10,382 94	Earnings undivided, . . .	10,658 64
Time loans with collaterals, . . .	87,250 00	Deposits:—	
Demand loans with collaterals, . . .	320,095 00	Subject to check, . . .	703,442 12
Notes of individuals or firms, . . .	168,920 43	Certificates of deposit, . . .	42,469 55
Expense account, . . .	3,678 55		
Furniture and fixtures, . . .	4,202 73		
Cash:—			
In office, . . .	52,132 09		
In banks, . . .	203,958 57		
	\$881,570 31		\$881,570 31

Date of examination by commissioner: October 7.

MIDDLESEX, ss.

Nov. 5, 1891.

Personally appeared George M. Harrigan, Actuary of the Lowell Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

JOHN J. HOGAN, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 5, 1891.

Then personally appeared John J. Donovan, President, and Geo. T. Sheldon, Denis Murphy, Wm. J. Coughlin, Danville Cole, John J. Hogan, John J. O'Donnell, C. H. Hanson, Royal S. Ripley, Thos. C. Lee, C. H. Andrews, Constantine O'Donnell, James Marren, Stephen J. Johnson, Julius A. Stiles, T. O'Brien, John H. Coffey, and Humphrey O'Sullivan, a majority of the board of directors of the Lowell Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

GEO. M. HARRIGAN, *Justice of the Peace.*

LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President.*J. E. JENKINS, *Treasurer.*J. E. JENKINS, *Clerk.*

BALANCE SHEET, NOVEMBER 4, 1891.

ASSETS.		LIABILITIES.	
State bonds,	\$15,000 00	Capital stock,	\$100,000 00
Bank stocks,	5,664 00	Surplus fund,	25,000 00
Loans on real estate,	79,200 00	Profit and loss,	11,842 25
Loans to corporations,	10,000 00	Deposits,	505,028 65
Time loans with collaterals,	63,332 87	Certificates of deposit,	1,025 58
Notes of individuals or firms,	339,360 42		
Expense account,	5 00		
Premium account,	1,237 50		
Taxes paid,	1,305 00		
Safe deposit vaults and fixtures,	25,000 00		
Cash:—			
In office,	10,724 55		
In banks,	92,067 14		
	<u>\$642,896 48</u>		<u>\$642,896 48</u>

Date of examination by commissioner: April 13.

Essex, ss.

Nov. 9, 1891.

Personally appeared James E. Jenkins, Treasurer of the Lynn Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

NATHAN M. HAWKES, *Notary Public.*

Essex, ss.

Nov. 9, 1891.

Personally appeared John Macnair, President, and G. A. Creighton, Chas. H. Baker, John W. Healy, Wm. J. Creighton, Chas. H. Ingalls, A. B. Martin, Geo. E. Barnard, Willis W. George, Chas. S. Fuller, James M. Sargent, John E. Donallon, Charles E. Harwood and James E. Jenkins, a majority of the board of directors of the Lynn Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

NATHAN M. HAWKES, *Notary Public.*

**MASSACHUSETTS HOSPITAL LIFE INSURANCE
COMPANY — BOSTON.**

Incorporated Feb. 24, 1818.

WILLIAM MINOT, *President.*

ABBOTT LAWRENCE, *Actuary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Mortgages,	\$9,317,163 45	Capital stock, . . .	\$500,000 00
Personal and collateral loans, .	7,970,500 00	Surplus fund, . . .	102,186 99
Real estate,	600,000 00	Earnings undivided, .	1,049,238 66
Municipal bonds,	75,000 00	Deposits,	19,611,842 09
Railroad bonds,	2,522,000 00	Insurance on lives, .	2,361 60
Railroad stocks and notes, .	694,200 00	Annuities on lives, .	659,252 43
Bank stocks,	130,700 00	Mortgage guarantee fund,	56,425 17
Shares in capital stock purchased and awaiting disposal, .	7,955 00	New building account,	23,551 58
Expense account,	29,288 48	Interest on collateral securities,	64 00
Taxes paid,	26,482 15		
Cash in banks,	631,633 44		
	\$22,004,922 52		\$22,004,922 52

Date of examination by commissioners : December 29.

Also ninety-six (96) shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which is receivable by this company, and the accumulations of which are included in the sum above named.

SUFFOLK, ss.

BOSTON, Nov. 20, 1891.

Personally appeared the above-named Abbott Lawrence, Actuary of the Massachusetts Hospital Life Insurance Company, and made oath that the above statement, by him subscribed, is true, according to his best knowledge and belief.

Before me,

JAMES C. BRAMAN, *Justice of the Peace.*

MASSACHUSETTS LOAN AND TRUST COMPANY— BOSTON.

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President.*

FRANK W. REYNOLDS, *Treasurer and Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
State bonds,	\$33,349 79	Capital stock, . . .	\$1,000,000 00
Loans to corporations, . . .	314,454 89	Surplus fund, . . .	165,000 00
Time loans with collaterals, .	1,808,780 62	Earnings undivided, .	57,638 51
Demand loans with collaterals, .	224,770 52	Profit and loss, . .	41,139 02
Notes of individuals or firms, .	60,601 36	Deposits:—	
Expense account,	7,627 90	Subject to check, . .	1,182,735 21
Furniture and fixtures, . . .	2,420 50	For payment of coupons, etc., . . .	36,731 85
Cash:—		Sinking funds, corporations, . . .	53,355 78
In office,	25,320 26	Dividends unpaid, . .	60 00
In banks,	199,195 30	Bills and memoranda payable, . . .	139,860 77
	\$2,676,521 14		\$2,676,521 14

Date of examination by commissioners: December 17.

SUFFOLK, ss.

Nov. 9, 1891.

Personally appeared Frank W. Reynolds, Treasurer of the Massachusetts Loan and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

STEPHEN M. CROSBY, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 9, 1891.

Then personally appeared Stephen M. Crosby, President, and Moses Kimball, Edward Whitney, Henry A. Rice, R. H. Stearns, Isaac Fenno, Samuel Atherton, B. F. Spinney, Joseph H. Gray, Cyrus C. Beebe, a majority of the board of directors of the Massachusetts Loan and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

FRANK W. REYNOLDS, *Justice of the Peace.*

MERCANTILE LOAN AND TRUST COMPANY — BOSTON.

Incorporated May 29, 1888.

HALES W. SUTER, *President.*RICHARD J. MONKS, *Actuary.*JOHN MONKS, *Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
State bonds,	\$10,000 00	Capital stock, . . .	\$250,000 00
City bonds,	15,000 00	Surplus fund, . . .	8,101 17
Railroad bonds,	20,000 00	Earnings undivided,	19,728 40
Loans on real estate,	3,000 00	Deposits : —	
Loans to corporations,	164,209 92	Subject to check, . .	425,725 99
Time loans with collaterals,	121,100 00	Certificates of deposit,	25,590 70
Demand loans with collaterals,	151,150 00	Sinking funds, rail-	
Notes of individuals or firms,	133,093 94	roads,	2,000 00
Expense account,	5,698 55		
Furniture and fixtures,	2,404 97		
Miscellaneous bonds,	2,000 00		
Cash : —			
In office,	{ 103,488 88		
In banks,			
	\$731,146 26		\$731,146 26

Trust Department.

Bank stocks,	\$4,239 75	Trust accounts, . . .	\$30,483 86
Railroad bonds,	10,300 00	Income,	319 27
Railroad stocks,	6,647 00		
Real estate,	7,550 00		
Premium account,	17 50		
Savings bank deposits,	1,500 00		
Cash on hand,	548 88		
	\$30,803 13		\$30,803 13

Date of examination by commissioners : April 28.

SUFFOLK, SS.

BOSTON, Nov. 5, 1891.

Personally appeared Richard J. Monks, Actuary of the Mercantile Loan and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

E. C. WHITNEY, *Justice of the Peace.*

SUFFOLK, SS.

BOSTON, Nov. 5, 1891.

Then personally appeared Hales W. Suter, Richard J. Monks, Nathaniel J. Rust, Silas Peirce, Arthur F. Luke, C. C. G. Thornton, Charles H. Hersey, Alfred D Foster, Charles L. James, Henry D. Yerxa, being a majority of the board of directors of the Mercantile Loan and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

E. C. WHITNEY, *Justice of the Peace.*

NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY—NEW BEDFORD.

Incorporated March 2, 1887. Commenced business June 28, 1888.

JOHN W. MACOMBER, *President.*

E. W. BOURNE, *Cashier.*

EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET, NOVEMBER 4, 1891.

ASSETS.		LIABILITIES.	
State bonds,	\$22,000 00	Capital stock, . . .	\$200,000 00
Railroad bonds,	16,000 00	Earnings undivided, .	8,476 30
Loans on real estate,	24,208 25	Profit and loss, . .	3,443 75
Real estate owned,	40,000 00	Deposits: —	
Loans to corporations,	129,600 00	Subject to check, . .	496,545 91
Time loans with collaterals, . .	124,643 00	Certificates of deposit, .	1,678 00
Demand loans with collaterals, .	37,655 00	Due national banks, .	534 87
Notes of individuals or firms, . .	182,704 63		
Expense account,	2,910 85		
Premium account,	2,402 50		
Taxes paid,	2,866 63		
Furniture and fixtures,	12,000 00		
Street railway bonds,	24,000 00		
Real estate bonds,	18,950 00		
Cash: —			
In office,	14,779 44		
In banks,	55,958 53		
	<u>\$710,678 83</u>		<u>\$710,678 83</u>

Date of examination by commissioner: May 22.

BRISTOL, ss.

Nov. 5, 1891.

Personally appeared Edmund W. Bourne, Cashier of the New Bedford Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

CLIFTON H. CORNISH, *Justice of the Peace.*

BRISTOL, ss.

Nov. 5, 1891.

Then personally appeared J. W. Macomber, President, Rufus A. Soule, C. E. Hendrickson, Geo. C. Hatch, Lot B. Bates, Benj F. Brownell, Chas. A. Gray, Charles S. Paisler, Stephen A. Brownell, Frederick Taber and S. C. Hathaway, a majority of the board of directors of the New Bedford Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

EDMUND W. BOURNE, *Notary Public.*

NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, Jr., *President*.N. H. HENCHMAN, *Treasurer*.D. R. WHITNEY, *Actuary*.

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$850,000 00	Capital stock, . . .	\$1,000,000 00
City and town bonds, . . .	820,000 00	Profit and loss, . . .	18,643 23
Railroad bonds, . . .	985,070 65	Guarantee account, . .	1,000,000 00
Time loans, . . .	8,331,768 69	Interest account, . . .	284,697 48
Demand loans, . . .	1,692,600 00	Deposits, . . .	12,698,838 21
Expense account, . . .	43,235 01	For payment of coupons, etc., . . .	48,603 41
Stock in the New England Trust Company held for distribution, . . .	12,441 85	Sinking funds, railroads, . . .	100,726 98
Expense, railway companies, . .	22 07	Commissions, . . .	1,921 99
Cash:—		Expense, railway companies, . .	1,750 00
In office and banks, . . .	2,420,043 03		
	<u>\$15,155,181 30</u>		<u>\$15,155,181 30</u>

Trust Department.

United States bonds, . . .	\$1,259 84	Trust accounts, . . .	\$1,404,053 36
City and town bonds, . . .	58,021 15	Income, . . .	22,877 52
Bank stocks, . . .	34,318 50	Dividends, . . .	2,692 32
Railroad bonds, . . .	249,385 94		
Railroad stocks, . . .	80,123 06		
Real estate, . . .	7,500 00		
Mortgage notes, . . .	860,850 00		
Notes with collaterals, . . .	17,500 00		
Cash on hand, . . .	34,554 39		
Demand loans, . . .	2,500 00		
Water company bonds (special trust), . . .	2,000 00		
Debenture company bonds, . . .	300 00		
Manufacturing companies' stocks (special trust), . . .	26,300 00		
Policies general trust fund, . .	55,010 32		
	<u>\$1,429,623 20</u>		<u>\$1,429,623 20</u>

Date of examination by commissioners: November 4.

WILLIAM ENDICOTT, Jr., *President*.

JAMES J. STORROW.

FRANKLIN HAVEN, Jr.

ROGER WOLCOTT.

EDMUND DWIGHT.

ALEXANDER COCHRANE.

CHARLES U. COTTING.

J. EDWARDS.

D. R. WHITNEY, *Actuary*.

J. LEWIS STACKPOLE.

CHARLES H. DALTON.

T. JEFFERSON COOLIDGE.

CHARLES F. CHOATE.

HENRY C. WESTON.

ROBERT CODMAN.

AMOS W. STETSON.

GEORGE DEXTER.

SUFFOLK, ss.

BOSTON, Nov. 7, 1891.

The persons named in the foregoing return, directors of the New England Trust Company, being a majority of the board, appeared and severally made oath to the truth of the statement signed by them, to the best of their knowledge and belief.

Before me,

NATHANIEL HURD HENCHMAN, *Justice of the Peace*.

OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

T. JEFFERSON COOLIDGE, Jr., *President.* C. S. TUCKERMAN, *Treasurer and Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
City, county and town bonds, .	\$137,425 00	Capital stock, . .	\$1,000,000 00
Railroad bonds,	92,500 00	Surplus fund, . . .	500,000 00
Other bonds,	180,575 19	Earnings undivided,	112,507 30
Time loans with collaterals, .	1,301,615 00	Deposits:—	
Demand loans with collaterals or		Subject to check, . .	4,081,035 74
sureties,	1,330,007 54	For payment of cou-	
Safe deposit vaults,	60,000 00	pons, etc.,	18,882 50
Time loans with sureties, . .	1,396,873 12	Certificates of deposit,	423,000 00
Town loans (demand), . . .	65,000 00		
Cash:—			
In office,	261,454 80		
In banks,	1,309,974 89		
	\$6,135,425 54		\$6,135,425 54

Date of examination by commissioners: October 6.

SUFFOLK, ss.

Nov. 2, 1891.

Personally appeared Charles S. Tuckerman, Treasurer of the Old Colony Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

GEORGE E. STICKNEY, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 2, 1891.

Then personally appeared T. Jefferson Coolidge, Jr., President, and George P. Gardner, Geo. V. L. Meyer, Henry C. Weston, Henry R. Reed, Lucius M. Sargent, Frederick L. Ames, T. Jefferson Coolidge, N. Thayer, Henry S. Howe and John L. Bremer, a majority of the board of directors of the Old Colony Trust Company, and made oath to the truth of the above statement, by them subscribed, to the best of their knowledge and belief.

Before me,

GEORGE E. STICKNEY, *Justice of the Peace.*

SECURITY SAFE DEPOSIT AND TRUST COMPANY— LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

DAVID J. LORD, *President.*

A. C. R. SMITH, *Treasurer.*

N. E. SILSBEE, *Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$25,000 00	Capital stock, . . .	\$200,000 00
Loans on real estate, . . .	22,200 00	Earnings undivided, . .	10,581 52
Loans to corporations, . . .	50,000 00	Profit and loss, . . .	9,984 90
Time loans with collaterals, . .	76,567 69	Deposits, . . .	532,703 63
Demand loans with collaterals, .	9,800 00	Certificates of deposit, .	75,667 47
Notes of individuals or firms, .	518,446 24		
Expense account, . . .	2,407 27		
Premium account, . . .	4,437 50		
Furniture and fixtures, . . .	26,857 98		
Cash:—			
In office, . . .	17,366 17		
In banks, . . .	75,854 67		
	\$828,937 52		\$828,937 52

Date of examination by commissioner: May 14.

ESSEX, SS.

Nov. 2, 1891.

Personally appeared A. C. R. Smith, Treasurer of the Security Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

SAMUEL W. FORREST, *Notary Public.*

ESSEX, SS.

Nov. 2, 1891.

Then personally appeared D. J. Lord, President, N. Everett Silsbee, Secretary, D. H. Sweetser, W. S. Dickson, S. J. Hollis, Robert B. Wardwell, Wm. F. Morgan, Geo. J. Carr, Jerome Ingalls, Geo. W. Williams, M. H. Hood, L. S. Johnson, C. S. Grover, Henry F. Hurlburt, Walter M. Libbey, Chas. H. Boynton, A. Jus. Johnson, R. E. Hilliard and J. W. Hitchings, a majority of the board of directors of the Security Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

SAMUEL W. FORREST, *Public Notary.*

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY— SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.*

W. A. LINCOLN, *Treasurer.*

W. A. LINCOLN, *Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
State bonds,	\$25,000 00	Capital stock,	\$300,000 00
City, county and town bonds,	15,950 00	Surplus fund,	80,000 00
Bank stocks,	1,350 00	Earnings undivided,	7,228 15
Railroad bonds,	48,950 00	Reserve for taxes,	3,750 00
Loans to corporations,	634,133 99	Deposits:—	
Time loans with collaterals,	137,930 15	Subject to check,	859,963 10
Demand loans with collaterals,	160,228 12	Certificates of deposit,	280,481 44
Notes of individuals or firms,	279,399 03	Treasurer's checks	
Expense account,	1,384 05	outstanding,	1,818 82
Furniture and fixtures,	33,000 00	Due to banks,	10,520 04
Safe deposit vaults,		Trust funds,	78 70
Due from banks,	14,494 88	Trust funds income,	95 37
Cash:—			
In office,	62,797 28		
In banks,	129,318 12		
	<u>\$1,543,935 62</u>		<u>\$1,543,935 62</u>

Trust Department.

County bonds,	\$5,000 00	Trust accounts,	\$44,862 67
Bank stocks,	6,520 00	Income,	95 37
Railroad bonds,	10,000 00		
Railroad stocks,	2,100 00		
Loans on real estate,	20,342 35		
Cash on hand,	174 07		
Savings bank book,	821 62		
	<u>\$44,958 04</u>		<u>\$44,958 04</u>

Date of examination by commissioners: October 21.

HAMPDEN, ss.

Nov. 6, 1891.

Personally appeared William A. Lincoln, Treasurer of the Springfield Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

WALTER S. ROBINSON, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 6, 1891.

Then personally appeared John G. Mackintosh, President, and A. B. Wallace, Samuel Bigelow, Nathan D. Bill, Geo. D. Robinson, Edwin McElwain, J. S. Hurlburt and A. D. Nason, a majority of the board of directors of the Springfield Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed, to the best of their knowledge and belief.

Before me,

WALTER S. ROBINSON, *Justice of the Peace.*

STATE STREET SAFE DEPOSIT AND TRUST COMPANY—
BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.

Moses Williams, *President.*
Charles Lowell, *Actuary.*

Charles Lowell, *Treasurer.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Railroad bonds,	\$26,535 00	Capital stock,	\$300,000 00
Loans to corporations on demand,	60,000 00	Earnings undivided,	7,031 49
Time loans with collaterals,	115,395 50	Deposits:—	
Demand loans with collaterals,	277,400 19	Subject to check,	407,892 95
Expense account,	3,370 29	Certificates of deposit,	135 09
Overdraft,	55 82		
Cash:—			
In office,	32,762 11		
In banks,	199,540 62		
	\$715,059 53		\$715,059 53

Date of examination by commissioners: September 24.

SUFFOLK, ss. Nov. 3, 1891.

Personally appeared Charles Lowell, Actuary of the State Street Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

ANDREW ROBESON, *Justice of the Peace.*

SUFFOLK, ss. Nov. 3, 1891.

Then personally appeared Moses Williams, President, and Edward Atkinson, Joseph B. Russell, Royal E. Robbins, Thomas O. Richardson, William L. Chase, Frederick J. Stimson, Francis B. Sears, Eliot C. Clark, a majority of the board of directors of the State Street Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

ANDREW ROBESON, *Justice of the Peace.*

WORCESTER SAFE DEPOSIT AND TRUST COMPANY— WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President.*

SAMUEL H. CLARY, *Secretary.*

BALANCE SHEET, OCTOBER 31, 1891.

ASSETS.		LIABILITIES.	
Bank stocks,	\$13,400 00	Capital stock, . . .	\$200,000 00
Railroad bonds,	152,000 00	Surplus fund, . . .	100,000 00
Loans on real estate,	4,550 00	Earnings undivided, . . .	7,935 09
Real estate owned,	45,000 00	Profit and loss, . . .	23,821 03
Loans to corporations,	969,663 63	Deposits:—	
Time loans with collaterals,	122,000 96	Subject to check, . . .	2,086,385 59
Demand loans with collaterals,	47,350 00	Certificates of deposit, . . .	7,019 86
Notes of individuals or firms,	682,126 95	Dividends unpaid, . . .	30 00
Expense account,	1,306 88	Trust funds,	892 76
Furniture and fixtures,	10,000 00		
Clearing-house fund,	1,000 00		
Cash:—			
In office,	114,769 34		
In banks,	262,916 57		
	\$2,426,084 33		\$2,426,084 33

Trust Department.

Bank stocks,	\$8,390 00	Trust accounts, . . .	\$95,971 27
Railroad bonds,	10,690 00	Income,	59 46
Railroad stocks,	7,471 65		
Loans on real estate,	54,700 00		
Cash on hand,	892 76		
Note receivable,	3,152 46		
Savings bank deposits,	10,733 86		
	\$96,030 73		\$96,030 73

Date of examination by commissioners: October 20.

WORCESTER, ss.

Nov. 2, 1891.

Personally appeared Samuel H. Clary, Secretary of the Worcester Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

CHAS. H. BURLEIGH, *Justice of the Peace.*

WORCESTER, ss.

Nov. 2, 1891.

Then personally appeared Edward F. Bisco, President, and Warren Williams, John H. Coes, E. D. Buffington, Edwin T. Marble, Henry F. Harris, Chas. L. Barton, a majority of the board of directors of the Worcester Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed.

Before me,

CHAS. H. BURLEIGH, *Justice of the Peace.*

APPENDIX.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS.

STATUTES RELATING TO SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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P. S., CHAPTER 116.

[WITH AMENDMENTS AND ADDITIONAL LEGISLATION NOTED IN THE MARGIN.]

COMMISSIONERS OF SAVINGS BANKS.

SECTION 1. The board of commissioners of savings banks shall consist of three commissioners appointed by the governor, with the advice and consent of the council, subject to removal in like manner, each of whom shall be sworn, and shall hold office for the term of three years, unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term, an appointment shall be made for the remainder of the term. The governor shall designate a member of said board to be the chairman thereof. The annual salary of the chairman of the board shall be thirty-five hundred dollars, that of the other commissioners three thousand dollars each.

Appointment
and tenure of
office of board.
1889, chap. 321.

SECT. 2. The board shall be allowed two thousand seven hundred dollars a year for clerical assistance, and also the actual expenses incurred in travelling in the discharge of its official duties.

Compensation
and allowances.
1879, 124, § 1.
1886, 252.
1889, 77.

SECT. 3. The commissioners shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for savings incorporated by authority of this Commonwealth, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has

The board to
visit and exam-
ine every bank
annually.
1866, 192, § 2.
1876, 231, § 3.
1883, chap. 51.

complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

The board may summon and examine officers, etc.; penalty for refusing to obey summons, or obstructing commissioner. 1866, 192, § 3. 1876, 231, § 3.

SECT. 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

shall examine bank on request of five officers, or creditors, etc. 1866, 192, § 4. 1876, 231, § 3.

SECT. 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

proceedings by, when bank is insolvent, or in a hazardous condition. 1866, 192, § 5. 1876, 231, § 3.

SECT. 6. The commissioners, if upon such examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be

needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

SECT. 7. When receivers are so appointed, the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Schedule of effects to be made, sworn to and delivered to receivers and a copy thereof to commissioners. Officers may be examined under oath. 1878, 253, § 5.

SECT. 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all such receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

Commissioners to examine the accounts, etc., of receivers annually. 1878, 253, §§ 1, 2, 3.

SECT. 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any law in relation to savings banks, or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

to report violations of law. 1866, 192, § 7. 1876, 231. 1878, 253, § 6.

SECT. 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

to report violations of law by receivers. 1878, 253, § 4.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Savings banks and institutions for savings, powers and duties of. 1876, 203, § 1.

SECT. 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities, and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

Power of general court over same. Penalty for obstructing investigation. G. S. 57, §§ 102, 103, 155. 1876, 203, § 27.

SECT. 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit them to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

OFFICERS AND MEETINGS.

Officers of such corporations. 1876, 203, §§ 2, 3.

SECT. 13. The officers of every such corporation shall consist of a president, one or more vice-presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice-president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

SECT. 14. The treasurer shall give bond for the faithful discharge of his duties to the satisfaction of the trustees, and shall file with the commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. The treasurer shall notify said commissioners of any change thereafter made therein. If a treasurer fails within ten days from the date thereof to file a copy of his bond, or to notify the commissioners of any change therein as required by this act, he shall be liable to a penalty of fifty dollars. The commissioners shall keep a record showing when said bonds expire and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond in such amount and with such sureties as they may approve. The treasurer of each savings bank or institution for savings shall give a new bond as often as once in five years.

Treasurer's bond, and duty of trustees and board concerning same. 1889, 180.

1886, 93.

SECT. 15. The officers of every such corporation, except the treasurer, shall be chosen at its annual meetings, to be holden at such time as the by-laws direct, anything in its charter to the contrary notwithstanding. The treasurer shall be appointed by the trustees, and shall hold his office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not within thirty days thereafter take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office, and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not

Choice and appointment of officers. Vacancies. Not taking oath, to vacate office. Clerk to notify persons elected, and publish list. Penalty. 1876, 203, § 4.

taken the oath of office, shall be liable to a penalty of fifty dollars.

Special meetings, how called and notified.
1884, 150.

SECT. 16. Every such corporation may at any time hold special meetings by order of its trustees; and its treasurer shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

Members of the corporation.
1890, 222.

SECT. 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the treasurer a written notice of his intention so to do three months at least before such meeting. If a member fails to attend two consecutive annual meetings his membership may be declared forfeited by vote of the corporation at its next annual meeting: *provided, however*, that the member shall be notified of such proposed vote by letter duly addressed to his last and usual place of abode and mailed at least three months prior to such annual meeting. Such action and vote recorded shall be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees to be held once in three months. Quorum. Statement of condition of bank. Record of each meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon.
1876, 203, § 7.
1888, 96.

SECT. 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the

names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolved upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant.

The trustees of every savings bank and institution for savings, incorporated under the authority of this Commonwealth, shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Names of investing officers to be published in newspaper. 1882, 50, § 1.

A savings bank or institution for savings incorporated under the provision of chapter one hundred and sixteen of the Public Statutes shall carry on its usual business at its banking house only, and no deposit shall be received, nor payment on account of deposits be made by such corporation or by any person on its account in any other place than at its banking house; and such banking house shall be kept in the city or town in which such corporation is established; provided, however, that its annual meeting and meetings of its trustees may be held at other places in the city or town where it is located.

Business to be transacted at banking house only, located in city or town where such corporation is established. 1884, chap. 253. 1889, chap. 91.

DEPOSITS, LOANS AND INVESTMENTS.

SECT. 19. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to sixteen hundred dollars; and thereafter upon no greater sum than sixteen hundred dollars; but the limitations contained in this sec-

Limit to amount of deposits from any person, and interest. 1876, 203, § 8. 1889, chap. 86.

tion shall not apply to deposits by religious or charitable corporations, or to deposits made by direction of a probate court, by virtue of the sixteenth section of the one hundred and forty-fourth chapter of the Public Statutes.

SECT. 20. Deposits and the income derived therefrom shall be invested only as follows :—

First, On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate : but not exceeding seventy per cent. of the whole amount of deposits shall be so invested ; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Second, In the public funds of the United States, or any of the New England states, or of the state of New York, in the bonds or notes of any city, county or town of this Commonwealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island, or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein, for the assessment of taxes ; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation ; or in the notes of any citizen of this Commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof.

Savings banks and institutions for savings may, in addition to the securities mentioned in section twenty of chapter one hundred and sixteen of the Public Statutes, invest their deposits, and the income derived therefrom, in the bonds and notes of incorporated districts in this Commonwealth whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

In addition to the investments authorized by section twenty of chapter one hundred and sixteen of the Public Statutes, savings banks and institutions for savings may

Deposits, etc.,
how invested.
1876, 203, § 9.

First mortgages
of real estate.
1876, 203, § 9,
cl. 1.

Public funds.
1876, 203, § 9,
cl. 3.
1880, 177, § 1.
1881, 214, § 2.

1895, chap. 111.

May make cer-
tain additional
investments.
1888, chap. 90.
1890, chap. 369.

invest their deposits and the income derived therefrom in the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and in the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness," used of city, town or district in any statute limiting or regulating the investment of sinking, trust and other funds of the Commonwealth, the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting debt created for supplying the inhabitants with water and deducting the amount of sinking funds available for the payment of such indebtedness. 1883, chap. 127.

Third, In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such rail- Railroad bonds 1881, 214, §§ 1, 4 1888, chap. 213. Railroad stock. 1887, chap. 196.

road company, of any railroad company so incorporated whose road is thus located; or in the bonds or notes of any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral, shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes or any renewal thereof and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof; but street railway companies shall not be considered railroad companies within the meaning of this section.

Amendment.
1888, chap. 213.

1889, chap. 305.

Savings banks and institutions for savings may invest in the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.

1883, chap. 134.

Savings banks and institutions for savings may invest in bonds or notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

Savings banks and institutions for savings may invest ^{1885, chap. 343.} in the bonds and notes of the Fitchburg Railroad Company issued according to law, notwithstanding the mortgages now existing upon the Boston, Barre and Gardner Railroad.

Savings banks and institutions for savings may invest ^{1887, chap. 113.} in the bonds and notes of the Fitchburg Railroad Company issued according to law.

Savings banks and institutions for savings may invest ^{1886, chap. 176.} in the bonds and notes of the Worcester, Nashua and Rochester Railroad Company, issued according to law, notwithstanding the said railroad is leased to the Boston and Maine Railroad Company.

Savings banks and institutions for savings may, subject ^{1888, chap. 53.} to the provisions of article three of section twenty of chapter one hundred and sixteen of the Public Statutes, invest in or make loans upon the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company.

Savings banks and institutions for savings may, sub- ^{1888, chap. 250, § 2.} ject to the provisions of article three of section twenty of chapter one hundred and sixteen of the Public Statutes, invest in bonds or notes of said Boston and Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad.

Savings banks and institutions for savings are hereby ^{1890, chap. 293.} authorized to invest in the first mortgage bonds of the Concord and Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly

belonging to the Boston, Concord and Montreal Railroad : *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

1890, chap. 394.

Savings banks and institutions for savings may invest in the first mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company : *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness ; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the commissioners of savings banks.

Bank stocks,
and deposits in
banks, etc.
1890, chap. 168.

Fourth, In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this

Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, or in the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or on the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that such corporation shall not hold, both by way of investment and as security for loans, more than one-quarter of the capital stock of any one bank, banking association, trust company, or safe deposit and trust company, herein described, nor invest nor hold as collateral security more than three per cent. of its deposits, nor more than one hundred thousand dollars, in the capital stock of any one such bank, association, trust company, or safe deposit and trust company. No savings bank or institution for savings shall invest or hold as collateral security more than thirty-five per cent. of its deposits in the stocks of banks, banking associations, trust companies, or safe deposit and trust companies, such as are described in this clause. Savings banks and institutions for savings shall not deposit more than five per cent. of the amount of their deposits in any one bank, banking association, trust company, or safe deposit and trust company, herein described, nor an amount exceeding twenty-five per cent. of the capital stock and surplus of such bank, banking association, trust company, or safe deposit and trust company.

Fifth, In loans upon the personal notes of the depositors of the corporation, but not exceeding one-half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Loans to
depositors.
1879, 57, § 1.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not

Personal
securities.

1876, 203, § 9,
cl. 5.
1886, chap. 69.
1884, 168.

exceeding one-third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein; *provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.

Corporation
building and
site.
1876, 203, § 9,
cl. 6.

Seventh, Ten per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Real estate
acquired by
foreclosure, etc.
1876, 203, § 26.
See chap. 13,
§ 20.

Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation.

1886, chap. 77.

Any savings bank or institution for savings incorporated under the authority of this Commonwealth, may sell any real estate now held by it, which has been acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage, or upon judgment for debts due it or in settlements effected to secure such debts, at any time before the first day of July in the year eighteen hundred and eighty-eight: *provided, however*, that the commissioners of savings banks may, upon the petition of the board of investment of any savings bank or institution for savings, and for good cause shown, grant an additional time, notwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and six-

teen of the Public Statutes, section one of chapter two hundred of the acts of the year eighteen hundred and eighty-two, and chapter fifty-two of the acts of the year eighteen hundred and eighty-three.

The exemption from taxation granted to savings banks and institutions for savings by section twenty of chapter thirteen of the Public Statutes on account of real estate acquired by the completion of foreclosure, or by purchase under the provisions of the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, is hereby extended and shall be allowed for the term during which such real estate shall be held under the provisions of chapter fifty-two of the acts of the present year, or of any general law; and the tax for the present year shall be assessed and collected in accordance with the provisions of this act.

Exemption
from taxation.
1883, chap. 248.

Ninth, The provisions of this chapter shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

Pledges of
securities as
collateral to
remain valid.
1876, 203, § 30.
1878, 94, § 1.

SECT. 21. No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and

No officer
charged with
the investment
to borrow the
funds of the
corporation, or
become surety.
1876, 203, § 10.
1889, chap. 161.

treasurer shall at the same time be a member of the investing committee.

Savings banks,
etc., not to
receive broker-
age, etc., on
account of a
loan.
Penalties.
1876, 203, § 11.

SECT. 22. No such corporation, nor any person acting in its behalf, shall negotiate, take, or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred, nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Applications
for loans to be
in writing, and
record kept.
1879, 203, § 12.

SECT. 23. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

DIVIDENDS AND PAYMENTS.

Guaranty fund
to be created and
maintained.
1876, 203, § 13.

SECT. 24. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Net profit to be
divided among
depositors, and

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred

in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

In what manner.
1876, 203, § 14.

SECT. 26. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one-half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the commissioners.

Dividend not to be paid unless net profits are one and one-half per cent., except, etc.
1876, 203, § 15.
1880, chap. 150.

SECT. 27. Once in every term of three years, if the net profits accumulated over and above said guaranty fund and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits may be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

Extra dividends may be paid once in every three years, when, etc.
1876, 203, § 16.
1888, 355.

SECT. 28. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

No dividend to be declared or paid, until, etc.
1876, 203, § 17.

SECT. 29. The principal deposits in such corporations may be withdrawn at such time and in such manner as

Deposits, how withdrawn.

Payments to
minors.
1876, 203, § 18.
127 Mass. 183.

Payment on
orders after
death of drawer.
1885, 210, § 2.

Depositor may
set off the
amount of his
deposits in pro-
ceedings by the
corporation.
1878, 261, § 1.

When deposits
are claimed by
a person other
than plaintiff,
claimants may
be made defen-
dants, etc.
Deposits may
remain or be
paid into court,
etc.
1876, 203, § 19.
1877, 179.

the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or committee of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Savings banks and institutions for savings are hereby authorized and empowered to pay any savings bank order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such savings bank order and its presentation for payment when said presentation shall be made within thirty days after the date of such savings bank order; and at any subsequent period, provided the depository has not received actual notice of the death of the drawer.

SECT. 30. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, set off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court, in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final

judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

SECT. 32. When a deposit is made in such corporation by any one in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

When a deposit is made in trust, name, etc., of person for whom made to be disclosed; to whom payable in case of death. 1876, 203, § 20.

SECT. 33. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

Depositor to be notified when amount entitled to dividend is exceeded. 1876, 203, § 21.

SECT. 34. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

List of amounts due depositors not entitled to dividend to be published once in five years. 1876, 203, § 22.

SPECIAL TRUST FUNDS.

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of

Funds in trust for parks, shade-trees, ceme-

teries and drinking fountains. Principal not to be withdrawn, and to be exempt from attachment. 1875, 174, § 1.

setting out shade-trees in streets and parks, and improving the same; for purchasing lands for parks, and improving the same; for maintaining cemeteries or cemetery lots, and for the erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

Probate courts may authorize executors, etc., to deposit funds in trust for such purposes. 1877, chap. 192.

SECT. 36. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Statements of the amount thereof to be made every third year, etc. 1875, 174, § 2.

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman

of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

SECT. 38. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

If the corporation ceases to do business, these funds to be deposited in another.
1875, 174, § 3.

BOOKS AND RETURNS.

SECT. 39. The commissioners may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

Board may prescribe manner of keeping and auditing books, etc.
1830, 28, § 1.

SECT. 40. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the commissioners showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the commissioners shall prescribe and shall specify the following particulars: namely, Name of corporation and number of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city and town bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; bank stock, stating par value, estimated market value and amount invested in each; loans on bank stock, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans

Treasurer to make annual report to board. Particulars to be stated in same.
1838, chap. 127.

on railroad bonds, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities or towns; loans on personal security; cash on deposit in banks, with the names of such banks and the amount deposited in each; cash on hand; the whole amount of interest or profits received or earned, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional
statements
required.
1890, chap. 41.

SECT. 41. Beginning with the year ending with the last business day of October eighteen hundred and eighty-nine and every fifth year thereafter such reports shall also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively, received during the year.

SECT. 42. The commissioners shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Blank forms of reports to be furnished. Commissioners to report to the general court. 1866, 192, § 3. 1876, 203, § 24. 1878, 253, § 2.

The annual report of the board of commissioners of savings banks, required to be made to the General Court, may hereafter be published in two volumes: that portion relating to savings banks, institutions for savings, safe deposit, and loan and trust companies to constitute one volume, designated as Part I., of which twenty-five hundred copies shall be printed; and that portion relating to co-operative banks and loan companies to constitute another volume, designated as Part II., of which fifteen hundred copies shall be printed; the two parts to remain as number eight in the series of public documents.

1890, chap. 126.

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Commonwealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

Treasurer to inform overseers of poor of deposits to the credit of a pauper. 1876, 203, § 25.

RECEIVERS.

(Acts of 1882, Chapter 77.)

Receivers to
deposit books
and papers with
commissioners
at end of year
after settlement,
ordered by
court.
1882, 77, § 1.
Chap. 72, 1884.
Commissioners
to hold same.

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said commissioners shall receive and hold the same in some proper repository in the state house or Commonwealth building.

(Chapter 258, Acts of 1883.)

At the expiration of one year after final settlement ordered by the court, receivers of insolvent insurance companies and receivers of insolvent savings banks and institutions for savings shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise, such amounts shall then be ordered to be paid into the treasury of the Commonwealth and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto arranged in alphabetical order and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties.

The deposit of books and papers required from receivers of insolvent corporations under the provisions of sec-

tion one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two, shall be made at the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

Section one hundred seventy-three of chapter one hundred nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent savings bank or institution for savings in whose case final decree of distribution has been made at the passage of this act shall make payments into the treasury of the Commonwealth as required by the provisions of section forty-four of chapter one hundred sixteen of the Public Statutes notwithstanding, and persons or parties entitled to receive any portion of such sums or of the sums already paid into the treasury under the provisions of said section, or of the acts of which they are a continuation may within two years from the passage of this act and persons or parties entitled to receive any portion of the sums paid into the treasury under the provisions of the first section of this act may within two years from the time of such deposit and notice given make claim to the auditor of the Commonwealth therefor. Upon establishing the validity of their claim, certification, warrant and payment shall follow as in case of other valid claims against the Commonwealth.

**AN ACT AUTHORIZING THE USE OF COPIES OF THE
RECORDS, BOOKS AND ACCOUNTS OF SAVINGS BANKS
IN EVIDENCE.**

(Chapter 92, Acts of 1885.)

Copies from the records, books and accounts of a savings bank and institution for savings, incorporated under the laws of this Commonwealth, shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before

a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

AN ACT CONCERNING UNCLAIMED DEPOSITS IN SAVINGS
BANKS.

(Chapter 319, Acts of 1887.)

SECTION 1. The treasurer of every savings bank shall within fifteen days after the last business day of October in the year eighteen hundred and eighty-seven, and every fifth year thereafter, return to the commissioners of savings banks a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post-office address and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars.

SECT. 2. The commissioners of savings banks shall incorporate in their annual report, or in a supplementary annual report, each return which shall have been made to them as provided in section one.

SECT. 3. The treasurer of any savings bank neglecting or refusing to make the sworn return required by section one shall be subject to a fine of one hundred dollars.

AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS TO CALL IN THEIR BOOKS OF DEPOSIT AT
STATED INTERVALS.

(Chapter 40, Acts of 1888.)

During the year eighteen hundred and eighty-nine and every third year thereafter savings banks and institutions for savings shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may elect.

AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS FOR
SAVINGS TO MAKE AN ACCURATE TRIAL BALANCE OF
THEIR DEPOSITORS' LEDGERS.

(Chapter 88, Acts of 1889.)

Every savings bank and institution for savings shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

AN ACT PROVIDING FOR THE FINAL DISTRIBUTION OF
SUMS OF MONEY DEPOSITED IN THE NAME OF A JUDGE
OF PROBATE COURT, AS TRUSTEE, OR BY ORDER OF
ANY COURT.

(Chapter 449, Acts of 1889.)

SECTION 1. All sums of money hereafter deposited in savings banks, institutions for savings or trust companies, in the name of a judge of probate court, as trustee, or by order of any court, shall draw interest, or dividends, at the same rate as other deposits in the same bank, institution or company, while they remain therein, without regard to the amount deposited.

SECT. 2. The probate court, court of insolvency or other court, respectively, shall, upon the application of any person interested or of the attorney-general, and after such public notice as the court or any judge or justice thereof may deem proper to be given, order and decree that all sums of money heretofore or hereafter

deposited in a savings bank, institution for savings or trust company, by authority of either of said courts or any judge or justice thereof, and which shall have remained unclaimed for a period of more than five years from the date of such deposit, with the increase and proceeds thereof, to be paid to the treasurer of the Commonwealth, to be held and used by him according to law, subject for fifteen years only to be paid with interest at the rate of three per cent. per annum from the time it is so paid to said treasurer to the time it is paid by him to the person or persons having, and established, a lawful right thereto.

INVESTMENTS AND LOANS

AUTHORIZED BY THE STATUTES OF MASSACHUSETTS

TO BE MADE BY

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Deposits and the income derived therefrom shall be invested only as follows
(see section 20, chapter 116, Public Statutes) : —

INVESTMENTS.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS :	Bonds of the United States.	Unlimited.
	Bonds of any of the New England States.	Unlimited.
	Bonds of the States of New York, Illinois, Pennsylvania, Ohio, Indiana, Iowa, Wisconsin, Michigan and of the District of Columbia.	Unlimited.
	Bonds or notes of any county, city or town of this Commonwealth.	Unlimited.
	Bonds or notes of incorporated districts in Massachusetts whose net indebtedness* does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.	Unlimited.
	Bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.

* See page xliv for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS: (<i>Concluded.</i>)	Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
	Bonds issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the States of New York, Ohio, Illinois, Pennsylvania, Indiana, Michigan, Iowa and Wisconsin, having at the date of such investment more than 30,000 inhabitants, as established by the last national or State census (or city census certified to by the city clerk or treasurer of said city, and taken in the same manner as a national or State census preceding such investment), and whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
RAILROAD BONDS AND NOTES:	First mortgage bonds of any railroad company incorporated under the authority of any of the New England States whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located.	Unlimited.
	First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital	Unlimited.

* See page xliv for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited.
	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth whose road is located wholly or in part therein, unencumbered by mortgage, which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.	Unlimited.
	<i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i>	
	Bonds or notes of the Old Colony Railroad Company, issued according to law, notwithstanding the mortgages on that part of its road formerly belonging to the Boston, Clinton, Fitchburg & New Bedford Railroad Company.	Unlimited.
	Bonds and notes of the Fitchburg Railroad Company, issued according to law.	Unlimited.
	First mortgage bonds of the Worcester, Nashua & Rochester Railroad Company, issued according to law, notwithstanding said road is leased to the Boston & Maine Railroad.	Unlimited.
	Bonds and notes of the Boston & Lowell Railroad Corporation, issued according to law, notwithstanding the mortgages on that portion of its road formerly belonging to the Salem & Lowell and Lowell & Lawrence Railroad companies.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the	Unlimited.

INVESTMENTS—CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	<p>mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i>, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p>	Unlimited.
	<p>First mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however</i>, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the commissioners of savings banks.</p>	Unlimited.
	<p>Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages</p>	Unlimited.

INVESTMENTS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Concluded.)	on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.	Unlimited.
BANK STOCK:	<p>Stock of any bank incorporated under the authority of this Commonwealth; stock of any national bank located in any of the New England States</p> <p>Stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p>	Thirty-five per cent. of deposits, both as loans and investments.
REAL ESTATE FOR BANKING PURPOSES:	For the purchase of a site and the erection or preparation of a suitable building for the convenient transaction of its business.	Ten per cent. of deposits, but not exceeding \$200,000.
REAL ESTATE BY FORECLOSURE:	May hold real estate acquired by foreclosure or otherwise; same to be sold within five years after the title is vested in the corporation. Commissioners may in certain cases, upon petition of the board of investment, grant an additional time within which such real estate shall be sold. See chapter 77, Acts of 1886.	

LOANS.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON REAL ESTATE:	<p>LOANS.</p> <p>First mortgages on real estate situated in this Commonwealth, to an amount not exceeding sixty per cent. of the valuation thereof, no loan to be made except upon report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, such report to be filed and preserved with the records of the corporation.</p>	Seventy per cent. of whole amount of deposits.
LOANS ON PERSON- AL SECURITY:	<p>Bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if principal and sureties are all citizens of and resident in this Commonwealth, provided that the total liabilities to any such corporation of any person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.</p>	Thirty-three and one-third per cent. of deposits and in- come.
LOANS ON RAIL- ROAD STOCK:	<p>Notes of citizens of this Commonwealth, with pledge as collateral, of the stock of any railroad company incorporated under the authority of any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends of not less than five per cent. per annum on all issues of its capital stock for five years next preceding the date of such note or notes or any renewal thereof, at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof.</p> <p><i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i></p>	Unlimited.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON PUBLIC FUNDS:	<p>Notes of any citizen of this Commonwealth, with pledge of the bonds of the United States; any of the New England States; State of New York; bonds or notes of any city, county or town of this Commonwealth; bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes; bonds or notes of any county or town thereof whose net indebtedness* does not exceed three per cent. of such valuation.</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p>	Unlimited.
	<p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the bonds of the States of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Iowa, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, which has at the date of such investment more than 30,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness* does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.</p> <p><i>Loans not to exceed eighty per cent. of the market value of the securities pledged.</i></p>	Unlimited.
LOANS ON RAIL- ROAD BONDS:	<p>Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the</p>	Unlimited.

* See page xliv for meaning of net indebtedness.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD BONDS: (Continued.)	New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investment.	Unlimited.
	First mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated, whose road is thus located.	Unlimited.
	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.	Unlimited.
	First mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited.
	Bonds or notes of the Old Colony Railroad Company	Unlimited.
	Bonds or notes of the Fitchburg Railroad Company.	Unlimited.
	First mortgage bonds of the Worcester, Nashua & Rochester Railroad Company.	Unlimited.
	Bonds or notes of the Boston & Lowell Railroad Corporation.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of	Unlimited.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	<p>capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i>, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p>	Unlimited.
	<p>First mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however</i>, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the commissioners of savings banks.</p>	Unlimited.
	<p>Bonds or notes of the Boston & Maine Railroad, issued according to</p>	Unlimited.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Concluded)	<p>law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p>	Unlimited.
LOANS ON BANK STOCK:	<p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Loans to be made at no more than eighty per cent. of the market value of the stock pledged, and not exceeding the par value thereof.</i></p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits, nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p>	Thirty-five per cent. of deposits, both as loans and investments.
LOANS TO DEPOSITORS:	<p>Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security.</p>	Unlimited.

LOANS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
DEPOSITS IN BANKS :	May deposit sums of money, on call, in any bank incorporated under the laws of this Commonwealth, or in any national bank located in any of the New England States, or in any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or in those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, to an amount not exceeding five per cent. of total deposits, nor exceeding twenty-five per cent. of the capital and surplus of any such bank, trust company, or safe deposit and trust company.	Unlimited.

MEMORANDA.

1883, CHAP. 127.

Net indebted-
ness.

The term "net indebtedness" used of city, town or district in any statute limiting or regulating the investment of the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting the debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

CHAP. 116, P. S., SECT. 21.

Officer cannot
borrow.

No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of clerk, president and treasurer shall at the same time be a member of the investing committee.

CHAP. 116, P. S., SECT. 22.

Fee, brokerage
or commission
on account of
loans made.

No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

CHAP. 116, P. S., SECT. 23.

Applications
for loans.

All applications for loans shall be made in writing, through the treasurer, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered; and he shall cause the same to be presented to the board of investment.

STATUTES

RELATING TO

SAFE DEPOSIT, LOAN AND
TRUST COMPANIES.

AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888.)

SECTION 1. All safe deposit, loan and trust companies hereafter incorporated under the authority of this Commonwealth may exercise the powers and shall be governed by the rules and subject to the duties, liabilities and provisions contained in this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of such corporation shall not be less than one hundred thousand dollars nor more than one million dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws.

SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed

by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be required to assume or execute any trust without its assent.

Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon: *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corporation shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

SECT. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for

the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided, however*, that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided, also*, that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided, also*, that the corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eighth sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eighth sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in

the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the

capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon

an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of said cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections forty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secretary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject

to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

AN ACT RELATING TO INVESTMENTS OF SAFE DEPOSIT,
LOAN AND TRUST COMPANIES.

[Chapter 342, Acts of 1889.]

SECTION 1. No incorporated safe deposit, loan or trust company, shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved lands situated outside of this Commonwealth, except said lands be in the New England states or the state of New York, nor invest in or make loans upon the bonds or other securities of any company negotiating or dealing in such notes so secured or in such mortgages. Any such safe deposit, loan or trust company which now has any of its funds so invested shall dispose of said investments on or before the thirty-first day of December in the year eighteen hundred and eighty-nine.

SECT. 2. This act shall take effect on the first day of July in the year eighteen hundred and eighty-nine.

AN ACT TO AMEND AN ACT IN RELATION TO SAFE DEPOSIT,
LOAN AND TRUST COMPANIES.

[Chapter 315, Acts of 1890.]

SECTION 1. Every safe deposit, loan and trust company subject to the provisions of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby authorized, subject to the limitations of section one of said act and of chapter three hundred and forty-two of the acts of the year eighteen hundred and eighty-nine, to advance money or credits, whether capital or general deposits, on real property situated within this Commonwealth and on personal security, on terms that may be agreed upon, and also to invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations; and all the rights and privileges necessary for the execution of such powers are hereby granted: *provided*, that no safe deposit, loan or trust company whenever incorporated shall as agent, buy, sell or negotiate any securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debt secured exclusively by real estate under mortgage or deed of trust.

SECT. 2. Any incorporated trust company, or safe deposit and trust company, now transacting business in this Commonwealth and chartered by the legislature of this Commonwealth prior to the passage of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, may by vote of the majority of the stock represented at a special meeting of the stockholders legally called for the purpose accept and adopt as a part of their charters all the provisions of any one section or all the sections of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight; and thereafter shall have all the powers and privileges and be subject to all the duties, liabilities and restrictions set forth in such section or sections as may be thus accepted

and adopted : *provided*, that a certificate signed and sworn to by the clerk of such trust company, or safe deposit and trust company, setting forth the fact of such acceptance and adoption shall be filed with the secretary of the Commonwealth and with the board of commissioners of savings banks within ten days from the date of such special meeting.

SECT. 3. This act shall take effect upon its passage.

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